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GOVERNMENT OF MAHARASHTRA



**Organisation and Development
of Adivasi Co-operative Societies in
Tribal Sub-Plan Area of Maharashtra
—A Study**

BY

**TRIBAL RESEARCH & TRAINING INSTITUTE
MAHARASHTRA STATE, PUNE 1.**

1978-79

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F O R W O R D

We owe much to our tribal people, through out action-oriented research. One of our engagements is to undertake pioneering research studies of the schemes and programmes of government and others meant for the development of the tribals and the tribal areas, with a view to evaluate them and protect achievements and failings and further offer some suggestions to the planners and administrators to be at help to them in their efforts of developmental planning.

Accordingly, the Institute thought it necessary to take up a research study of the organisation and development of the Adivasi Co-operative Societies recently set up in the Tribal Sub-Plan Area of Maharashtra. These are the bottom-level co-operative organisations evolved out of the amalgamations of the old primary co-operatives in the tribal area, with the objective to function effectively towards removal of age-old pernicious exploitative practices of the trader-money lender complex. It is now two years that they have been functioning in the Sub-Plan Area. Although, it is premature to conduct a deeper probe into their performances at this stage, it is felt necessary to endeavour to know their coverage, their potentialities to develop, their activities, their legacies and their thrust, the efforts of various concerned agencies to involve them in the right cause, the efforts to Government to strengthen them, the problems they are facing and likely to face and the directions to which they are heading etc.

Therefore, the Institute asked Shri D.T. Birari, Research Officer to undertake this research study on the organisation and development of Adivasi Co-operative Societies in the Tribal Sub Plan Area of Maharashtra, and accordingly

he started his investigation in the mid-year of 1978, under my guidance. His reflections and analytic exercises provides the foundations for the Adivasi Co-operative Societies' development. What Shri Birari says is the out-come of a deep human concern, objective assessment of Adivasi Co-operative Societies' problems through his field studies. His practical and perceptive insights made contribution of unique significance.

I am happy to bring out this official publication of the Research Report on the subject with an earnest hope to prove it useful to the concerned planners and administrators in the field and also to the research students and general readers.

Pune.
March, 1979.

G.M. GARE,
Tribal Research & Training Institute,
Maharashtra State, Pune.

A c k n o w l e d g e m e n t

This Research Study represents the efforts of the Institute to fulfil its responsibility to conduct research studies of the schemes and programmes oriented to the cause of development of the tribal communities.

Shri D.T.Birari, Research Officer of the Institute has toured the Sub Plan Area, visited the Adivasi Co-operative Societies, talked with Managers and members of these societies and has also met many concerned persons and officers of various organisations and departments. He discussed the performances and issues of these co-operative societies and recorded their valuable experiences and suggestions.

While publishing this Report on the subject, we take the opportunity to thank all those who kindly co-operated in our endeavour.

We are thankful to Shri S.Jambunathan, I.A.S., Secretary to Government and Tribal Commissioner for his encouragement to complete this study. We note our pleasure and thank the Joint Registrar (T.S.P.) Shri Y.N.Khairmode and the Managing Director of Tribal Development Corporation Shri P.K.M.Roy, I.A.S., who have graciously helped in the data collection, for the study. Shri P.T.Pandit, Deputy Chief Marketing Officer, Maharashtra State Co-operative Tribal Development Corporation was kind enough to give time and energy for interview by the research and we heartily thank him. Our thanks to the Joint Director, (T.S.P.) Shri S.N.Jatar for his hearty co-operation in our study. Similarly, we thank the General Manager,

Poona District Central Co-operative Bank for allowing an interview with Shri Shete, his Loan Officer.

For the requirements of field-data collection, the Researcher had to interview the Managers of the sample societies of seven districts and also members of these societies. We are thankful to all the Managers and members who readily responded to interviews and thus obliged us.

Our sincere thanks to Shri R.M.Deshpande, Regional Manager, Maharashtra State Co-operative Tribal Development Corporation and Shri B.L.Jadhav, District Deputy Registrar, Co-operative Societies (T.S.P.), Dindori for their co-operation in briefing the Researcher with their experiences in the subject.

Finally we thank all others concerned from the offices of the Departments and organisations visited, who helped the Researcher in data collection.

Director,
Tribal Research & Training Institute,
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CHAPTER I

Problems of Study and Research Design

(I) Conceptual Background

Adivasis of Maharashtra have been exposed to many kinds of problems arising out of their age-old inhabitations in far-off interior areas and hilly-tracts and also due to varied outside influences - social, cultural and economic. These problems multiply owing to their negligibly slow-moving social organisation which bind them through traditions and superstitions, despite governmental and voluntary agencies' efforts, especially since Independence.

They constitute 6 per cent of the State's population. Despite 28 years' economic planning, the rate of growth of the general economy could not be more than 3.5 per cent on an average, and it was our pious hope that alongwith general planning for all as a whole, the planning efforts would simultaneously change the tribal areas and the tribal economy. However, this pious hope could not materialise. We could not achieve the same tempo of economic development, (whatever it be) in the hilly inaccessible areas of our tribals. The objective of all-round development and balanced development presumes simultaneous development of the weaker sections of the society including the tribes.

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So, in order to achieve the balanced regional development and to accelerate the tempo of economic development of the tribal areas, the Government of Maharashtra, on the advice of the Planning Commission and Ministry of Home Affairs, Government of India formulated a new strategy of development so far as tribal areas are concerned, at the end of 1974. The strategy was to evolve and implement a separate identified programmes of development for the tribals.

Accordingly, in 1975, Government of Maharashtra weilded the instrument known as "Tribal Sub Plan" within the State's Fifth Plan.

(A) TRIBAL SUB PLAN

The Sub Plan idea is expected to focus attention on the necessity of a concerted action to accelerate the process of development of the tribal areas and of the tribal people who are concentrated there. Government woke up to the urgency to reach the goal and it led them to rearrange plan priorities and to set up a State Level Steering Committee presided over by the State's Finance Minister to chalk out the frame and matter of the Sub Plan. The Committee prepared a Draft Sub Plan for the progress and comprehensive development of the tribals in Maharashtra. The Plan envisaged a supervisory and coordinating machinery to implement the Sub Plan which consisted of proposals and development programmes aimed at the protection of the tribals from exploitation and schemes to develop the

tribals areas through Integrated Area Development Approach. It suggested protective measures to stop exploitation of tribals at the hands of the unscrupulous moneylenders and traders, to provide basic economic facilities to help the tribals to increase their productive capacity, to remove the handicaps or barriers between the tribals and the mainstream of the society through programmes of communication and roads and educational facilities. This Plan was discussed with the tribal leaders and others and it was later on approved by the Planning Commission and the Government of India. Accordingly a separate administrative machinery for planning, coordination, supervision and regulation of all the programmes in the Sub Plan has been created at different levels. Here we need only mention its broad framework. At the Cabinet level, there is a Cabinet Sub Committee of the Sub Plan presided over by the Chief Minister. It decides all policy-matters of the Sub Plan, and oversees the implementation of the programmes of the Sub Plan. At the Mantralaya level, there is one more Secretary to the Social Welfare Department and he is designated as Secretary to Government and Tribal Commissioner who mainly looks to the Tribal Sub Plan. He is assisted by two Deputy Secretaries (TSP), one Joint Director (TSP), two Under Secretaries and one Assistant Secretary (TSP), and Accounts Officer etc. He advises and assists Government in formulation of the Sub Plan, and in all matters of decision-making in important matters.

He is responsible for the overall formulation and implementation of all programmes in the Sub Plan.

The Tribal Commissioner is assisted by two Additional Tribal Commissioners - one at Nagpur for the Gondwan tribal belt and the other at Nasik for the Sahyadri belt. They are responsible for the superintendence and overseeing of the Sub Plan in their jurisdiction and they coordinate the programmes of various departments as far as Sub Plan is concerned.

At the District level, there is a Deputy Tribal Commissioner (State Sector) and Collector who looks to the implementation of the Sub Plan with the help of Project Officers in charge of the Integrated Tribal Development Projects. There may one to three I.T.D.Ps. in a district. The Chief Executive Officer of the Zilla Parishad is another Deputy Tribal Commissioner for local Sector. The Block Development Officer in Sub Plan area is to work as Assistant Project Officer and so also the Assistant Registrar (C.S.) for Tribal Sub Plan Areas. They work under the concerned Project Officers who are under the dual control of the Collector and the Chief Executive Officer for his State and local sector duties. In order to seek people's participation in planning and development of all the programmes of the Sub Plan, there is a special executive Committee of the District Planning and Development Council. It is presided over by the Minister in

charge of the district. This Committee has certain latitude to plan within the framework of the policies, plan priorities and the budgetary provisions of the Sub Plan as decided by Government. A tribal representative is the Vice-Chairman of this Committee. The Collector as Deputy Tribal Commissioner is the Secretary of this Committee. All the Tribal M.Ps., M.L.As., Chairmen of the concerned Panchayat Samities, President of Z.P. are its members. The Committee also identifies difficulties in implementations and takes corrective measures. It suggests new schemes taking into accounts the local needs and earmarks budgetary provisions for all the schemes in the Sub Plan for the districts. It reviews the implementation of the Sub Plan.

(B) Tribal Sub Plan "Area"

According to 1971 census, tribal population was 29.54 lakhs. The State ranks fifth in the country for tribal population. The following table gives the idea of the size of the Tribal Sub Plan Area.

Table No 1.

Size of the Tribal Sub Plan Area in the State
of Maharashtra

Sr. No.	Item	Tribal Sub Plan Area.	Additional Tribal Sub Plan Area.	Total Tribal Sub Plan Area
1.	Number of districts	10	3	13
2.	Number of Tahsils	38	10	48
3.	Number of villages	5028	1393	6426
4.	Total population	28.15 lakhs.	6.56 lakhs.	34.71 lakhs.
5.	Tribal population	18.23 lakhs.	0.79 lakhs.	19.02 lakhs.
6.	Number of ITDPs.	15	4	19

Districts :- Dhule, Nasik, Thane, Jalgaon, Pune, Yavatmal, Amravati, Ahmednagar, Chandrapur and Nanded.

TSP Area:- Kolaba, Nagpur and Bhandara. This area is selected by the State Government.

I.T.D.Ps.:- For administrative and other conveniences, the area is divided into 19 Integrated Area Development Projects wherein the programmes of development are supervised by the Project Officers. There are 17 Project Officers for these 19 projects. Districts like Thane, Nasik,

Dhule, Yavatmal, Chandrapur have I.T.D.Ps. more than one as 2, 2, 2, 2 and 4 respectively and others have one project each, except Nagpur, Jalgaon and Kolaba, although some area from three districts are under Tribal Sub Plan. There are 17 Project Officers appointed. Each Officer is in charge of one I.T.D.P., and is responsible to his Additional Tribal Commissioner.

(C) STRATEGY OF DEVELOPMENT

Priority is given to Protective measures to save the Adivasis from the rapacious exploiters. They are aimed to restore lands illegally transferred to non-tribals, to scale down past debts, to take measures to avoid the incidence of indebtedness, to give them financial assistance for production and consumption requirements, and thus to keep them away from the moneylenders, to assure fair prices to their produce and to provide them at reasonable costs their daily consumption requirements. All these protective measures visualise the setting up of some institutional structure much different than the one before the onset of the Sub Plan.

Besides these protective measures, positive developmental programmes of agriculture and forests, Animal Husbandry including fisheries and Dairy, Irrigation, Communications, Electricity, Industry, Education, Public Health including housing and nutrition etc. have been taken up after considering the exact local needs of development. The

concerned Departments are responsible for implementing their schemes in the Sub Plan.

The Tribal Development Corporation at the State Level has been brought into the picture to implement programmes for the benefit of the tribals, especially it is expected to undertake the marketing aspect of the development of the tribal economy. It assists the bottom-level credit agencies in purchases and sales of essential commodities for tribals. The District Central Cooperative Banks are also associated in financing these agencies through short and medium term loans. The Land Development Banks are expected to sanction long-term loans.

Thus in short, the Tribal Sub Plan has been conceived as a Smaller Plan for the tribal areas within the State's plan.

Characteristic features of the Sub Plan

1. Sub Plan is vitally concerned with the local and special needs of the specific tribal area with a majority of tribal population.
2. The Sub Plan strategy is the integrated area development strategy alongwith some individual oriented schemes.
3. The Sub Plan resources are part of the total resources of the State Plan, diverted with a specific purpose for tribal development. The central sectoral outlays, special central assistance and the institutional finances go to supplement the State resources.

Main objectives of the Sub Plan

1. To narrow the gap between the level of development of the tribal areas and the other areas.

2. To improve the standard of life of the tribal communities, and

3. It should, in broad terms, answer the main issues facing the tribal communities in the tribal areas which are in a state of continuing backwardness.

4. It should meet the deficiencies of the economic and social infrastructure of the tribal economy.

5. It should remove exploitative practices.

6. It should provide adequate promotional and organisational assistance to voluntary agencies for transformation of the tribal economy.

(II) ADIVASI COOPERATIVE SOCIETY

On having introduced ourselves to the conceptual background of the Tribal Sub Plan on broader lines, we may continue the linking point which we dealt with viz., Adivasi Cooperative Society. Adivasi Cooperative Societies whose main function is to attend to the credit and marketing aspects of the tribal economy have been organised in the Tribal Sub Plan Area.

Adivasi Cooperative Society's economics are worked out as under:-

(1) One Adivasi Cooperative Society is meant to serve the tribal as well as non-tribal population in its area of

operation covering around 12,500 population or about 2500 households. It is to have 4 to 5 branches each catering to the needs of about 500 families in 3 to 5 neighbouring villages.

(2) Membership of Adivasi Cooperative Society

The tribal agriculturists, non-tribal cultivators, artisans, small and marginal farmers, landless labourers etc. are expected to become the members of the society. The Adivasi Cooperative Society itself is organised out of the amalgamations of the existing Primary Agricultural Credit Societies which have not delivered the desired goals. The membership is to be increased to its maximum within six years. It is going to be a phased programme. The effective membership (borrowing households) is to increase from 20% in the first year to 50% in the sixth year.

(3) A.C.S. is the Credit-Marketing agency run on cooperative lines. It has its business projections. The total loan per member in the first year is estimated to be Rs.1000/- out of which Rs.600/- is an agricultural loan and Rs.400/- is a consumption loan.

(4) The Adivasi Cooperative Society may achieve a trade turn-over of Rs.500/- approximately per household in the first year.

(5) Annual increase in business of A.C.S. may come to round about 5 per cent.

Objectives of A.C.S.

The main objective of A.C.S. is to help tribal farmers, artisans and others including agricultural labourers by providing them integrated credit-cum-marketing and other services. ^{These other services} may be sanction of consumption credit, and credit for social needs of the tribals, providing employment to those seeking it, procurement and collection of agricultural produce and minor forest produce and also consumer goods. It may provide them with agricultural inputs, consumer goods etc.

Functions of A.C.S.

Taking into account the above-said objectives, we may say that A.C.S. is expected to carry out the following functions:-

(1) A.C.S. as a credit agency should advance short, medium and long term loans to its members for productive and for consumption purposes. It may also do it for the redemption of previous debts of its members.

(2) A.C.S. as marketing agency should procure, purchase and supply agricultural inputs like fertilizers, seeds, manure, implements, cattle-feed, pesticides, etc. dairy, fishery and forest requisites, raw materials, machines, appliances etc. for cottage and small-scale industrial activities which are taken up by its members. It may also supply domestic requirements to its members.

(3) For the benefit of its members and others, it may undertake sale and purchase of agricultural, animal husbandry, forest, cottage industry and small-scale industry goods or raw materials.

(4) It should organise service activities by owning or hiring dairy, fishery and forestry for the benefit of its members.

(5) It should provide seasonal employment to its members by undertaking works.

(6) It may organise, execute and maintain lift irrigation and other schemes for the benefits of its members and community as a whole.

(7) It may promote banking habits, self-help and financial discipline in its members.

(8) It may provide the necessary extension services to its members by employing technical personnel.

(9) It may act as agent of Tribal Development Corporation or Cooperative Land Development or any commercial Bank Marketing society or other society for disbursement or recovery of long-term loans or recovery of previous debts or for necessary other things.

(10) It may run a fair price shop, a kirana shop, a consumer's store for the benefit of the people in its operation area.

Taking this into account, and the idea of forming an A.C.S. out of the amalgamations of the previously existing Primary Agricultural Credit Societies, it is worth noting as to why Government desires to amalgamate the previous such societies into Adivasi Cooperative Societies.

The Primary Credit Societies could not be effective in delivering the needed goods. The reasons ascribed to their inefficiency are:-

- (1) Dominance of non-tribals
- (2) Limited finances
- (3) Lack of qualified staff, and
- (4) Inability to meet the consumption needs.

The A.C.S.s are expected to do away with these deficiencies.

Having thus noted in outline the conceptual background of the Adivasi Cooperative Societies, we have to note the information regarding the spread over so far of these Adivasi Cooperative Societies, before we concentrate on the problem of study.

Spread over:-

Out of the total population of 502.12 lakhs of 26 districts, the tribal population is estimated to be 29.54 lakhs, Out of this 29.54 lakhs., the Tribal Sub Plan area in 13 districts has covered a tribal population of 19.02 lakhs. In this T.S.P. area, Government

have so far organised 258 Adivasi Cooperative Societies which have brought 6426 villages and 14 towns under their area of operation. There are a total of 271918 members of these societies. These societies have been financed by various agencies, like Government, Banks, Tribal Development Corporation etc. They have opened kirana, cloth and ration shop etc., providing daily consumption needs to the people in the area. They have advanced loan and advances to their members. Managers and ^{Accountants} of experience have been provided to them through urgent arrangements. In order to facilitate them to increase their membership, loans for purchase of share capital have also been advanced to them.

Thus, the Adivasi Cooperative Societies are on their way to work under the protective measures. They constitute the bottom level or the fundamental institutions alongwith Ashram Schools and the middle level institutional agencies have been linked with them.

(III) PROBLEM OF STUDY

Now, we know that under Tribal Sub Plan, Government of Maharashtra have endeavoured to put up authority to plan and supervise the Sub Plan specially meant for the allround development of the tribal areas and the tribal people. There have now been in existance committees from State level to the District level and officers from Commissioner's level to the Project Officer's level.

A separate budgetary allotment is made for the Tribal Sub Plan within the Fifth Five Year Plan. 13 districts and 48 tahsils inclusive of additional Tribal Sub Plan Area have been selected to be covered under the Sub Plan, and the preventive, positive and rehabilitative programmes to be framed and executed by the various concerned departments are expected to accelerate the tempo of economic development of the tribal area through integrated area development approach with some necessary emphasis on individual oriented schemes. One should definitely welcome the new instrument of Tribal Sub Plan with re-arranged plan priorities. One should also feel happy about the significant stress on tribal participation in the planning, implementation and review of the Sub Plan. The strategy of area development and initial emphasis on protective measures is also undebatable.

However, even then, it strikes one's mind to pause to ask a question - Is the new approach "The ole wine in a new bottle"? Earmarking a separate Plan budgetary allocations for the specific development of the tribal areas and their people, carving out a supplementary administrative machinery at some levels with committees, amalgamating the old weak societies at village levels into one big society with its 4 to 5 branches, setting up successively more and more Asjram Shalas and asking the various concerned departments which have so far tried through Tribal Development Blocks to implement their schemes for the amelioration of the conditions of tribals, to come out with new schemes and also asking the same bureaucratic

machinery to supervise and coordinate their efforts _____ all this, does it speak and tell of a new and needed approach and if yes whether it would effectively solve the problems? The problem is one of great isolation, great ignorance, great illiteracy, great poverty, great exploitation, great positive efforts to ward off the poor and hapless tribals from the age-old machinations of the trader-moneylender complex, of great enlightenment of tribals, of true participation of tribals in the affairs of tribals, of great efforts to speed up assimilation of tribals with the mainstream of the general society and lastly of most importance, the problem is of guarding the interests of and helping positively to the poorest and weakest of the tribals and other non-tribals in the tribal areas.

Although, the above question which crops up in our mind generally pertains to Tribal Sub Plan as a new instrument of tribal development, it has its offshoots in the Adivasi Cooperative Societies' concept. Because, the main objective of the Tribal Sub Plan is to bridge the gap between the undeveloped tribals and the developing general society and to raise the standard of living of the tribal people. This can best be achieved by preventive, positive and rehabilitative comprehensive socio-economic and educational programmes. Out of these programmes, the Adivasi Cooperative Societies are there only for undertaking preventive measures to end exploitation of the tribals and other non-tribal weaker

sections of the population in the Tribal Sub Plan Area.

Exploitation takes various forms and is still rampant despite legislation to end it. The "Haves" motivated to trade and grow rich on the helplessness of the "Have-not tribals" have operated in tribal areas with full freedom before independence and are operating with restricted freedom even today is a fact. This operation has brought stagnation to the tribal economy which needs to be revived with suitable institutional infra structure, educational development, adequate protective and financial measures, and positive programmes of development of the regions. Besides, we believe not in imposing, new things from above. We believe in people's awakening, understanding their culture and needs and in people's own participation. In short, we believe in democratic process of development and hence we come to believe in cooperation and cooperative structure. This has led us to economically viable and all-pervading Adivasi Cooperative Societies.

But are our Adivasi Cooperative Societies as we have visualised conceptually adequate to remove this rampant exploitation of all forms? The extent and nature of exploitation is severe. The measures to remove exploitative practices imply the following actions:-

- (1) Restoration of lands which have been illegally transferred from tribals to non-tribals.
- (2) Scaling down past debts.

- (3) Avoidance of the recurrence of indebtedness.
- (4) Eradication of the bonded labour system prevalent in some tribal areas.
- (5) Assuring fair price for the agricultural produce and the other goods of the tribals and other weaker sections.
- (6) Assuring steady supply of essential consumer goods to them at fair prices.
- (7) Protection and development of the weakest of the tribals and non-tribals.
- (8) Ensuring effective disciplinary actions against exploitators.
- (9) Building slowly tribal leadership of integrity and devotion in the cooperative set up and institutional set up throughout the tribal areas.
- (10) Ensuring true democratic processes in the social organisation and other institutions of the tribals.

Taking this into account, with specific reference to Adivasi Cooperative Societies, the Researcher bears the following two hypotheses.

- (1) The Adivasi Cooperative Societies has a specific and correct role to play in the Tribal Sub Plan Areas to remove exploitation of the weaker sections with protective measures.

(2) The Adivasi Cooperative Societies are heading in right directions and on proper lines to achieve their objectives, especially for the benefit of the poorest and weakest of the tribals and such other non-tribals.

In fact, these hypotheses are only formally put forth and they carry less weightage when we consider the fact that the Adivasi Cooperative Societies have been the most recent idea and have been set up most recently. Many of them are only some month's old and they have just opened their activities without experience of operation with the help of newly recruited staff, and hence it is too premature to go deep in the true evaluation of their functioning.

Objectives of the Study

- 1) To study the framework of Adivasi Cooperative Society from its structural and financial aspects.
- 2) To study the organisation and development of Adivasi Cooperative Societies in the State.
- 3) To present ten case studies of these societies and study their performance.
- 4) To measure the work so far done from all aspects in organising and developing these societies with particular reference to their links with other agencies.
- 5) To study factors relevant to their economic viability, strength and weaknesses of Adivasi Cooperative Societies and overall impact of Adivasi Cooperative Societies.
- 6) To offer suggestions, wherever necessary.

RESEARCH DESIGN

SELECTION OF SAMPLES

1) Selection of geographical area

There are 26 districts including Greater Bombay in Maharashtra. However, we have to confine our study to only Tribal Sub Plan Area which covers 13 districts and 48 tahsils in them. There are two distinct tribal belts in Maharashtra, namely Sahyadri belt and Gondwan belt. So, we have decided to select both the belts as the wider geographical area of the study.

I

Sahyadri belt districts

1. Thane
2. Nasik
3. Dhule
4. Jalgaon
5. Pune
6. Ahmednagar
7. Kolaba.

II

Gondwan belt districts

1. Amravati
2. Chandrapur
3. Nagpur
4. Bhandara
5. Yavatmal
6. Nanded

Selection of Districts and Tahsils

Vide Government Resolution No. TWP-1076/980-XIII, dated 15-4-1974 of Social Welfare, Government of Maharashtra, 10 Adivasi Cooperative Societies were sanctioned in the beginning in the two districts - viz. Amravati and Dhule and

Melghat and Nawapur tahsils in them respectively were selected for organising Adivasi Cooperative Societies. Funds were sanctioned by Government to these tahsils for starting the schematic activities of the Adivasi Cooperative Societies. Later on 103 Adivasi Cooperative Societies were ordered to be organised in other districts like Thane, Nagpur, Jalgaon, Pune, Nanded, Chandrapur, Yavatmal etc. in 1976. So, the functioning of Adivasi Cooperative Societies was first started in Melghat and Nawapur tahsils and other districts and their tahsils were taken up subsequently in stages. This brings forth the fact that the Adivasi Cooperative Societies in Melghat and Nawapur are pretty older and senior to other Adivasi Cooperative Societies in other tahsils. We were naturally interested in including in the samples tahsils of old Adivasi Cooperative Societies as well as tahsils where Adivasi Cooperative Societies have been recently organised. Taking this yearistic into account we have selected Nawapur, Nandurbar and Melghat tahsils in our sample.

Over and above these two Districts and their three tahsils, we have selected the other districts and their tahsils from both the tribal belts. Thus the samples of districts and tahsils are as follows.

Sr.No.	District.	Tahsil
1.	Pune	a) Junnar b) Ambegaon
2.	Nasik	a) Peint b) Baglan
3.	Thane	a) Shahapur
4.	Yavatmal	a) Wani
5.	Chandrapur	a) Rajura
6.	Dhule	a) Nawapur b) Nandurbar
7.	Amravati	a) Melghat

Thus from 7 districts, 10 tahsils were selected. The number of tahsils was also determined arbitrarily, because the study has its focus on description of the functioning of some Adivasi Cooperative Societies organised. Any number of tahsils could be taken.

Selection of Adivasi Cooperative Societies

There are many Adivasi Cooperative Societies in each of the above-said tahsils. Our sample population in these 10 tahsils was 55 Adivasi Cooperative Societies.

Out of this sample population of 55, we have selected the following places of Adivasi Cooperative Societies. The selection is purposive:-

Sr.No.	Tahsil	Place of A.C.S.
1.	Junnar	Madh
2.	Ambegaon	Shinoli
3.	Peint	Karanjali
4.	Baglan	Mulher
5.	Shahapur	Shahapur
6.	Wani	Chichoni-Botoni
7.	Rajura	Devada
8.	Nawapur	Khandbara
9.	Nandurbar	Wavad
10.	Melghat	Tarutanda

Selection of Respondents

The respondents in the study are selected from the following groups:-

- (A) Members of the Adivasi Cooperative Societies
(Tribal and non-tribal)
- (B) Personnel of Adivasi Cooperative Societies
responsible for managing the affairs of
A.C.Ss.
- (C) The officers of Cooperation Department,
District Central Cooperative Bank and
Tribal Development Corporation and any
other high-level concerned officers.

(A) Members:-

How many should be selected? For the sake of convenience, it was decided to interview one tribal and one non-tribal members especially from among the poorest. List of members was referred and any two of the two categories were selected.

This made the sample size of 20 members as respondents.

(B) Personnel of A.C.S.s.

The study contemplated interviewing the personnel from the concerned 10 A.C.S.s. who are directly responsible to running the A.C.S.s. They are the Managers and hence ten managers of the ten sample A.C.S.s. are the respondents.

(C) Officers

(i) The study contemplated knowing the direction and control of the Cooperative Department over the A.C.S.s. from the organisational, inspection and guidance point of view and also sanctioning financial assistance under schemes over which Cooperative Department has the control. So, it was decided to interview at least Joint Registrar (TSP) and one District Deputy Registrar (TSP).

(ii) Also one Deputy Chief Marketing Officer from Tribal Development Corporation for procurements and one Regional Manager of Tribal Development Corporation were selected, and

(iii) One concerned officer from the District Central Cooperative Bank, Pune, was selected as respondent.

These officers from different concerned offices and institutions are vitally concerned with executing the schemes and programmes meant for Adivasi Cooperative Societies in respect of credit and marketing.

Sources of Information

It was collected on the following lines.

(I) Primary data

This consisted of the following items.

<u>From</u>	<u>Items</u>
1) Tribal Sub Plan Section of Commissioner of Cooperation.	General statistical information of A.C.S.s. in the State.
2) District Deputy Registrar C.S. T.S.P.	- Process of amalgamation - Organisation of A.C.Ss. under him. - Direction and control. - Activities of A.C.Ss. - Financial conditions of A.C.Ss. - Performance of A.C.Ss. - Views and suggestions.

- | | |
|---|--|
| 3) Deputy Chief Marketing Officer, Tribal Development Corporation (Procurement) | <ul style="list-style-type: none"> - Government policies regarding Monopoly/voluntary procurement- their implementation. - Role of A.C.Ss. as Sub-agent of T.D.C. - Experiences so far views and suggestions. |
| 4) Concerned officer from District Central Cooperative Bank, Pune. | <ul style="list-style-type: none"> - Loan policy of Bank and Adivasi Cooperative Societies. - Recoveries of loans. |
| 5) Managers | <ul style="list-style-type: none"> - Organisation of A.C.S. Its activities Its functioning, Its turnover Its role as sub-agent of T.D.C. |
| 6) Tribal and non-tribal members. | <ul style="list-style-type: none"> - Their actual participation. - Benefits derived - Handicaps - Experiences - Views and suggestions. |
| 7) Regional Managers, T.D.C. | <ul style="list-style-type: none"> - Extent of monopoly purchase from A.C.Ss. - Consumption Finance to A.C.Ss. - Views and experiences. |

(II) Secondary data

It was collected with reference to the objectives of the A.C.Ss, their organisation, their functions, their links with various departments and institutional agencies, their

achievements and failings in credit and marketing aspects.

This data was collected from the offices of the A.C.Ss. in the sample and also from the concerned offices of Dy.Registrars, T.S.P., the D.C.C.Bank and Regional Manager, T.D.C.

Similarly available records, papers in other offices were also referred to.

Methods and techniques of Data collection

The present study is of evaluative nature and we have employed the admixture of field-study and survey design with equal emphasis on both.

The field study design has been adopted to collect data On:-

- Organisations and Departments linked with A.C.Ss.
- How they are linked with A.C.Ss.
- Schematic arrangements with them to assist A.C.Ss.
- how they have so far assisted.
- How do they guide and assist A.C.Ss.
- Achievements and failures.
- Views and suggestions.

Similarly, this method has been utilised to collect data regarding the difficulties of A.C.S.s concerned and their views and solutions.

The sample survey design has been employed collect factual data regarding the existing functioning of the A.C.Ss., their constitution, their working, activities undertaken, actual business turnover, benefits accrued to members, handicaps experienced, experiences in credit and marketing operations, impact of their operations on the conditions of members, non-members, and on the environmental forces pertaining to activities of activities of exploitators in the area of operation, satisfaction derived by the members, extent and nature of participation in the actual affairs of the society, knowledge of members regarding the objectives of A.C.Ss. their views, suggestions etc.

Techniques of Data collection

The following three techniques have been used for data collection.

- (i) Interview schedule
- (ii) Interview Guide
- (iii) Documentation
- (iv) Observation

(i) Interview Schedule:- It has been used to interview members, managers and officers of the agencies and offices as said earlier. We have preferred this to mailed questionnaire as it was quite suitable to gauge the views of all the concerned personally in order to get the true picture of the conditions in which the A.C.Ss. were working. The members who are mostly illiterate needed to be approached with interview schedule and

not the mailed questionnaire. This technique enabled us to verify the facts on the spot. We could also personally explain to them every question and our purpose to seek the information.

(ii) Interview Guide:- It was used to interview the concerned authorities in Cooperative Department, Tribal Development Corporation and the Bank.

(iii) Observation:- It was employed here to know the methods used by A.C.S. staff to handle its activities, the way the collection centres were operated, the views and feelings of members, the way goods were kept and issued, the way services were rendered etc.

(iv) Documents:- Records and files in the offices of the officers mentioned above, and of the A.C.S.S, the available references of Tribal Sub Plan and A.C.Ss. in the Tribal Research & Training Institute etc. were referred.

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CHAPTER II

STRUCTURAL AND FINANCIAL ASPECTS OF A.C.Ss.

Before we discuss in Chapter III the whole coverage of A.C.Ss. in the State and the steps so far taken by Government to develop them, it is worthwhile to examine the structural design and the financial make-up of a single A.C.Ss. as visualised by the Planners of the Tribal Sub Plan.

On page _____ in the first Chapter we have noted the objectives and functions of the A.C.Ss. In short, the main objective is to help the tribal farmers, artisans and others of the weaker sections in the tribal areas by providing them integrated credit-cum-marketing services and employment. It also aims at provision of all the material requirements of daily consumption and requirements of the economic pursuits of its members. According to these objectives, its main function is advancing short-term, medium-term and long-term loans for productive and social purposes. Its another function is sale and purchase of the agricultural, forest and other produce for its members to ensure fair prices to their goods and reasonable prices of goods sold to them. Moreover, its function is to organise service activities in dairy, fishery and forestry. So also it may provide seasonal employment to its members seeking employment. It has to promote banking habits in its members. For all this work, it has to open and develop shops, service centres, work projects, model farms etc.

Having seen in brief its objective and functions, the framework of A.C.Ss. from its structural and financial aspects is as follows :-

MEMBERSHIP :- Any member who is over 18 years of age, who is competent to contract and who is residing in the area of operation of the A.C.S. is entitled to seek its membership. Besides, the State Government and the financing agency can become members. There are some prescribed disqualifications for members as usual. Any eligible person can apply in a prescribed form to the Manager for membership alongwith a fee of Rs. one. The Managaing Committee is competent to decide on these applications, and it is expected that special consideration for admission is to be given to applicants who are tribals, marginal farmers and small farmers and landless labour. In case, admission is rejected, there is a provision to appeal to the Registrar.

Kinds of Shares :- There are 2 kinds of shares - "A" and "B" class. "A" Class share of Rs.10/- each is meant for individuals and "B" class share of Rs.1000/- each is meant for Central and State Government and the financing bank.

Share Capital :- Adivasi Co-operative Society may be permitted an authorised capital upto Rs.5 lakhs made up of 37500 "A" class shares and 125 "B" class shares. Every individual may hold at least one "A" class share and not more than 1/5th of the issued share capital.

Withdrawal of membership :- Withdrawal of shares is not permitted within the first 5 years of membership and in exceptional cases, it is permitted with the specific sanction of the Registrar only after 2 years from admission. Permission is granted only if the withdrawing member owes no debt to the society or so long he is surety to any debt due to the society.

Expulsion :- The rules provide for expulsion of a member if his continuance is detrimental to the interests of the society. He may appeal to the Registrar against expulsion decision of the society within 2 months.

Jurisdiction :- The area of operation of the Adivasi Co-operative Society is fixed. The planners visualise that one Adivasi Co-operative Society may cover round about 12500 population or 2500 households and may cover this area with 4 to 5 branches. Each branch may serve to the needs of about 500 families in 3 to 5 neighbouring villages.

Capital for A.C.S. :- As said earlier it may have an authorised share capital of Rs. 5 lakhs. For the purpose of a steady and adequate flow of finances and refinances, each A.C.S. is linked with:

(i) District Central Co-operative Bank for short term and medium term loans and also for consumption finance.

(ii) Maharashtra State Co-operative Tribal Development Corporation for marketing of agricultural and forest produce under the monopoly procurement programme, in the Tribal Sub Plan Area. The finances in this

connection are received from Tribal Development Corporation.

(iii) District branches of Maharashtra State Land Development Bank for long term loans.

(iv) Taluka purchase and sale unions for other marketing.

The Adivasi Co-operative Society is expected to account for each transaction for the above through a member pass book, which ultimately would introduce the banking habits in the members.

Deposits :- Adivasi Co-operative Society can receive them from members and others.

Borrowings :- Adivasi Co-operative Society can borrow funds from members, non-member persons and institutions. It has however to seek approval of the Registrar and the financing Bank whenever it plans to borrow from non members. The Ceiling limit of borrowing of all kinds is 10 times the paid-up share capital and reserve fund minus accumulated losses.

Investment :- It may invest in shares of the District Central Co-operative Bank at 5% of its borrowings.

General Body :- It consists of all the members and every member has one and only one vote.

Powers of General Body :- It is the final supreme authority to run the society. It can decide the programmes of the society. It can elect members on the

Managing Committee. It can remove any member from the Committee. It approves the budget of the society and passes the accounts of the society. It can amend the bye-laws. It can expel the member.

Constitution of the Managing Committee

The First Committee :- It is intended to be nominated by the Registrar, Co-operative Societies in consultation with the financing bank for the first 3 years or till the elected committee takes over.

The Committee :- It should consist of 11 members and is to remain in office for 3 years.

(A) Nominated members :- The Registrar is to nominate 2 members and the financing bank is to nominate 1 member = 3.

(B) Elected members : The General Body is to elect 5 members holding A Class shares from Part I of the member-lists. Also, it is to elect two members from part II and III of the list including one individual member holding A class shares from Part II.

Ex-Officio :- The manager of the society is the Ex-officio member of the Committee.

It is further provided that the chairman of the society, the chairman of the executive committee and the treasurer should be from the tribal members.

Ineligibility for membership of the Committee

A paid employee of the society, a defaulter member in respect of loans to any society and one with vested interest in the transactions of the society are not eligible. A member of the committee who absents from attending three consecutive meetings without permission is ineligible to continue on the committee.

Powers and duties of the committee

1. To raise necessary funds as deposits, loans etc.
2. To grant loans and advances to members.
3. To sanction investment of funds.
4. To extend period of repayment in deserving cases.
5. To admit members, allot shares and transfer shares.
6. To own or hire godowns.
7. To arrange for purchase and supply of requirements (in tune with objectives) of the members and the community at large.
8. To organise service activities and processing units.
9. To place before the general body audit and inspection reports.
10. To scrutinise the annual budget.
11. To regulate strength of the staff.
12. To frame regulations for the conduct of the business of the society.
13. To arrange for preparation of development plan for its areas.

The Managing Committee is expected to meet once in a month and its chairman should preside over the meeting. The quorum of 6 is required. The chairman has a casting vote. His tenure is one year and he can be removed by

resolution. A meeting by circulation can also be held if necessary.

The Manager who is appointed by the Tribal Commissioner is the full-time paid officer. He is responsible for the administration of the society. He is to exercise general control and supervision over the staff. He is to convene a meeting of the Managing Committee, to receive all money and securities on behalf of the society, to negotiate instruments on its behalf. He can create a post and appoint a person on it, if its pay scale does not exceed Rs.200/- per month. He is the officer of the society to sue or to be sued on behalf of the society.

Appropriation of payment from members

Payment is to ^{be} appropriated in the following order :-

- (i) To fees, postal registration and other miscellaneous charges due to him.
- (ii) To interest
- (iii) To principal

Losses to be written off

The General Body is competent to write off irrecoverable dues after obtaining Registrar's and financing bank's sanction. The financing bank has a right to inspect the books and accounts of the society.

Pattern of financial assistance to Adivasi Co-operative Societies

On page _____ of this chapter we have already seen how the Adivasi Co-operative Society is linked with the District Central Co-operative Bank, Tribal Development Corporation, Taluka Sale Purchase Union and Land Development Bank for being financed in its various credit and marketing functions.

Pesides the above sources of finances, Government is also the foremost source to finance the Adivasi Co-operative Society. In its initial difficulties of growth the steady flow of schematic finance to it in the form of following schemes. At this stage, we only identify the titles of these schemes and leave their details and the work done under them to the next chapter.

Schematic finance by Co-operative Department

- (1) 7 year interest-free loan for purchase of shares of the society.
- (2) 15 years interest-free loan for covering the uncovered part of operational expenses.
- (3) Government contribution towards Bad Debt Reserve fund maintained by the society.
- (4) Sanction of interest-subsidy to tribal members.
- (5) Loan-cum-subsidy for construction of godown to the society.

CHART NO.1. A.C.Ss. AND THEIR LINKS.

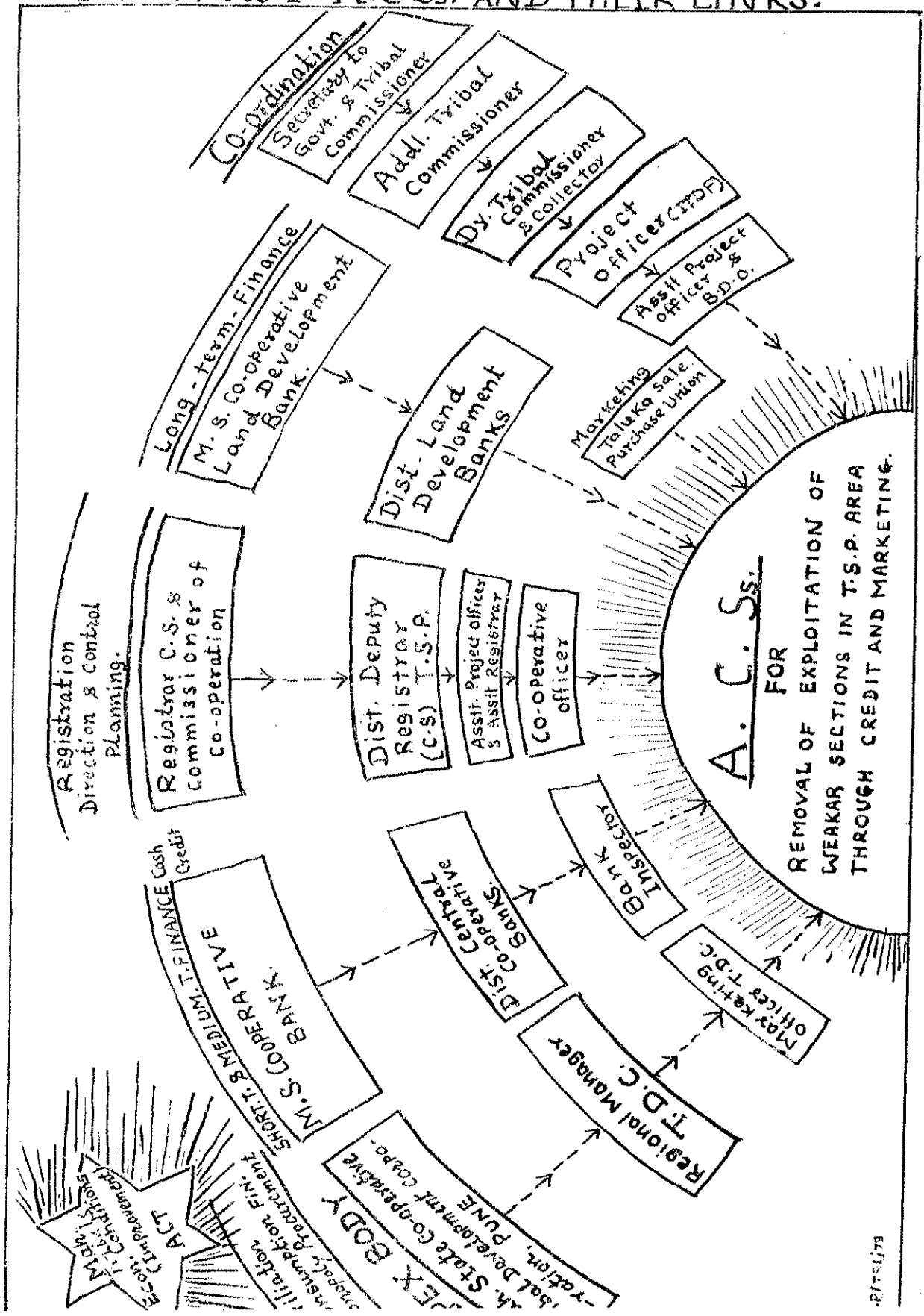
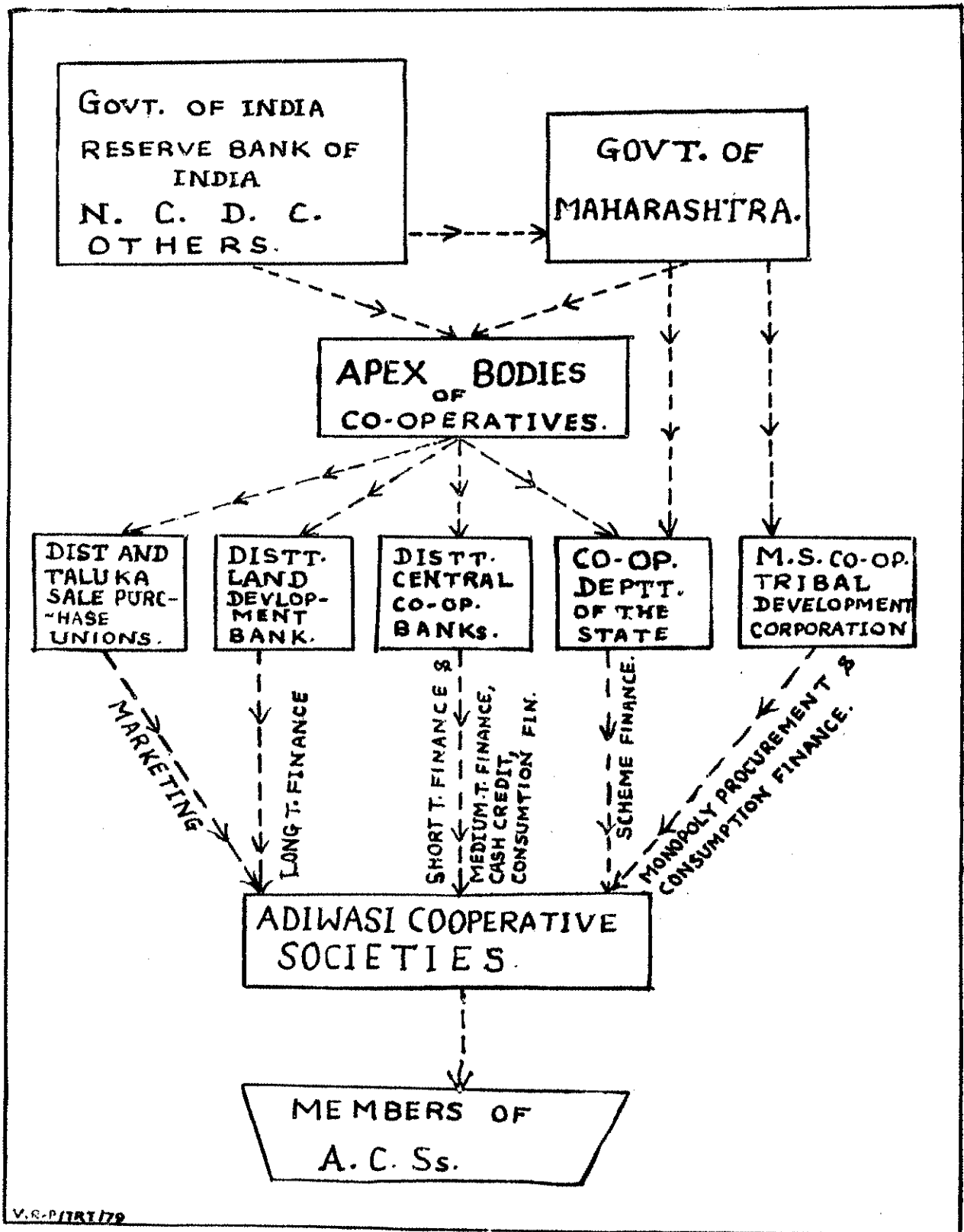


CHART NO.2. FLOW OF FINANCES TO A.C.Ss.



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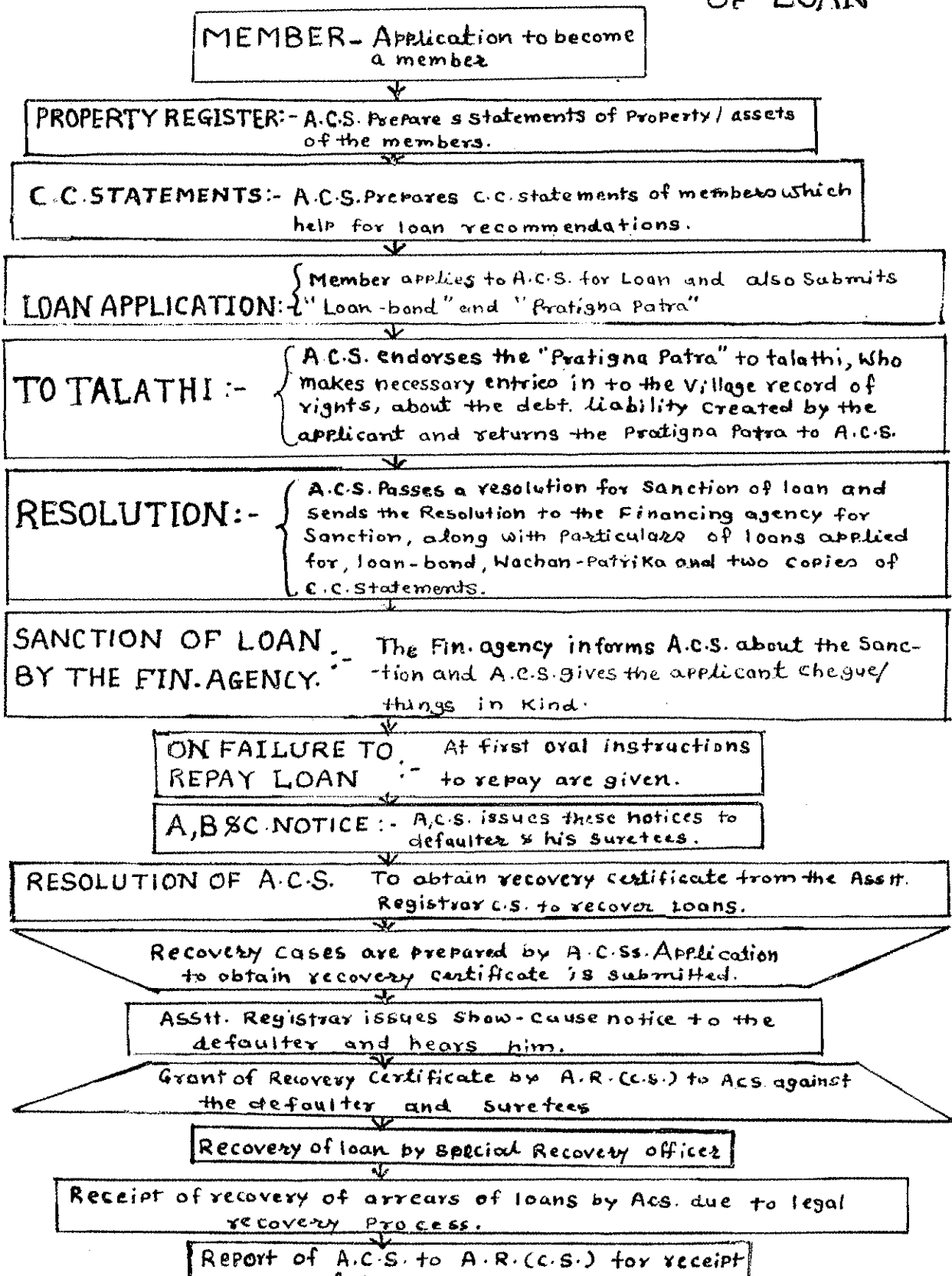
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CHART NO. 3. PROCESS OF SANCTIONS RECOVERY - OF LOAN



(6) Loan for purchase of tools and equipments.

Thus in short, the provision of financial assistance through all the above said sources go to make up the financial structure of the society.

Lastly, we come to note as below the staff of the Adivasi Co-operative Society as approved by the Government.

Manager	1
Accountant	1
Agricultural Assistant	1
Supervisors	5
Clerks	5
Godown Keeper	1
Veternery Stockman	1
Peon	5

Thus, we have seen in this chapter the structural and financial aspect of any single Adivasi Co-operative Society. In order to make explicit the inter-links of Adivasi Co-operative Society with the other government and non-government agencies of which we have talked in this chapter, we have endeavoured to portray them in the chart No.1. Similarly, we have also given the chart No.2 depicting the flow of finance and the third chart of the procedural requirements to be fulfilled in an individual case of seeking financial assistance from the Adivasi Co-operative Societies, and of loan recovery. The charts are given at the end.

CHAPTER III

Organisation and Development of Adivasi Cooperative Societies in the State so far :

Taking into account the size of total tribal area, its length and breadth, the size of tribal population, the numerous tribes and their problems of development, Maharashtra is one of the few biggest States with a onerous responsibility of organising and developing a great number of societies in question. There are 26 districts including Greater Bombay and half of the districts i.e. 13 had been selected for this gigantic task. Out of the total population of 504.12 lakhs, the Scheduled Tribes population is estimated to be 29.52 lakhs, and out of it a tribal population of 19.02 lakhs has been brought under the Tribal Sub Plan Area of 13 districts. Owing to some scattering of tribal people in the State, even then nearly 33% of the tribal population could not be brought under the auspicious coverage of the Sub Plan.

In short, the magnitude of the geographical and other coverage of the Tribal Sub Plan Area of Maharashtra is as follows :-

13 districts
48 tahsils
6426 villages and 10 towns
34.71 lakhs total population
19.02 lakhs tribal population
19 Integrated Tribal Development Projects.

Taking this into account, Government had to organise a total of 258 ACSs. in these 13 districts and their 48 tahsils. They have covered 2/3rd of the State's tribal population.

It would be appropriate to spell out in brief the general information of the ACSs. to bring home to the readers the coverage as a whole under the scheme, so that we can rightly judge the extent of work done so far.

(A) GENERAL STATISTICAL INFORMATION REGARDING ACSs. IN THE STATE :

1. No. of ACSs. so far organised	258
2. No. of ACSs. so far not organised.	Nil.
3. No. of villages covered by ACSs.	6426 villages and 14 towns.
4. Population of tribal covered by them.	19.02 lakhs.
5. No. of khatedars covered	4,40,954
6. No. of members of A.C.Ss.	Tribals - 1,96,143 Non - 75,775 tribals
	Total 2,71,918
7. No. of Managers and accountants appointed on deputation.	Coop. Dept. - 164 D.C.C. Banks - 25 Group - 17 Secretaries from District Supervisory Cooperative Societies.
	Total - 206

8. No. of Managers and Accounts trained, by Cooperative Department and posted on A.C.Ss.	-	Managers : 171 Accountants: 120
9. No. of branches opened by ACSs.	-	243
10. No. of ration, kirana and cloth shops opened by ACSs.	-	388
11. Turnover during	{	
	1976-77	- Rs. 35 lakhs.
	1977-78	- Rs. 58 lakhs.
12. No. of candidates at present under training.	-	Managers - Nil. Accountants. 188.
13. No. of candidates proposed for training.	-	Managers - 91 Accountants- 138
14. <u>Disbursement by ACSs.</u>		
<u>Rupees in lakhs</u>		<u>Rupees in lakhs</u>
<u>During 1977-78</u>		<u>upto 31-10-1978</u>
500-05	A) Crop finance	332-08
	B) Consumption Finance from D.C.C. Banks.	0-92
	C) Medium Term Finance	-
	D) Consumption Finance from M.S.T.D.C.	181-10
	E) Long-term Finance	Nil.
515-76	Total	514-10
15. <u>Position regarding construction of Godowns of ACSs.</u>		
Total godowns to be constructed	-	258
(A) No. of Godowns completed	-	73
(B) No. of cases where no land is so far allotted.	-	2 (76-77) 40 (77-78)
(C) No. of cases where construction is incomplete.	-	51
(D) No. of cases wherein sites have been handed over, but the construction is not started.	-	28
Grand Total :	-	194

16. Training programme for Managers and Accountants :

Place : Cooperative Training Centres of Maharashtra.

Duration	: <u>Managers</u>	<u>Accountants</u>
	3 months	2 months.

Stipend	: Rs. 250/- p.m.	Rs.250/- p.m.
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17. Position of amalgamation of Primary Credit Societies with ACSs.

	<u>No. of ACSs.</u>	<u>No. of PCSs. in the area.</u>
a) No. of ACSs. registered.	258	1762
b) No. of ACSs. where- in amalgamation of all PACSs. has been completed.	155	1062
c) No. of ACSs. wherein amalgamation of PCSs. has been done partially.	15	73
d) No. of ACSs. from the area of operation of which amalgamation of PACSs. cannot be done due to Govt. orders.	52	229
e) No. of ACSs. in which amalgamation proceedings are in progress.	69	398

18. (I) Monopoly and voluntary purchases of specified commodities effected through A.C.Ss. in 1977-78 (reported by T.D.C.)

No. of tahsils covered	-	7
No. of A.C.Ss. involved	-	57
No. of purchase centres	-	115
Quantity purchased	-	1,12,536 mtls.
Value paid	-	Rs.137 lakhs.

(II) Monopoly and voluntary purchases of specified Commodities effected through ACSs. in 1978-79 (figures collected from IDC upto 2nd week of December, 1978)

No. of districts covered	-	10
No. of tahsils covered	-	40
Quantity purchased	-	1.47 lakh quintals.
Value paid	-	Rs. 2.16 crores.

(III) Monopoly procurement upto 21-1-1979.

Quantity	-	454098.18 qtls.
Value	-	Rs. 492,13005/-

19. Financial assistance sanctioned and disbursed to ACSs. during 1976-77 and 1977-78.

<u>Scheme</u>	<u>Members</u>	<u>Rupees (Lakhs)</u>
(A) Share purchase loan.		
1976-77	71290	71.29
1977-78	70650	70.65
	141940	141.94
(B) Loan for loss on managerial operations.		
1976-77	125	40.30
1977-78	252	110.44
		150.74
(C) Loan for Godown construction.		
1976-77	116	34.80 Loan.
		104.40 subsidy
1977-78	78	23.35 loan
		70.05 subsidy
		232-60

(D) Interest subsidy

1976-77	Nil	Nil
1977-78	35 Socys.	0.24
		<u>0.24</u>

(E) Govt. contribution to Bad-Debt Reserve Fund

1976-77	Nil	Nil
1977-78	128 Socyts.	15.45
		<u>15.45</u>

Grant Total Rs.540.97

(B) Organisation of ACSs. in the State

Coverage : From the above general statistical information about ACSs., it is seen that the net-work of 258 societies is spread over 13 tribal districts and 19.02 lakhs tribal population. The organisation of ACSs. in these districts is as follows :

<u>District</u>	<u>No. of ACSs.</u>
Thane	49
Kolaba	2
Nasik	46
Dhule	59
Ahmednagar	8
Pune	6
Nanded	4

Nagpur	2
Bhandara	8
Yavatmal	14
Chandrapur	46
Amravati	12
Jalgaon	2

258

Thus all the area of tribal concentration with 50% or more tribal concentration has been brought under the blissful instrument of ACSs. to strive hard for the removal of exploitative practices of all kinds by the trader-money lender complex. The ACSs. can bring under its fold an estimated khatedars of 4,40,954 in their jurisdiction. These are from tribal as well as non-tribal communities. It is not so far exactly known to how many khatedars have been covered. But so far as bringing the families in Tribal Sub Plan Area under A.C.Ss. membership is concerned, the task is gigantic because there are nearly 3.80 lakhs Adivasi families in the Tribal Sub Plan Area. According to Government's policy at least one person from each of the Adivasi family should necessarily be admitted as member of ACS. At present, the ACSs. could achieve the total membership of nearly 2.72 lakhs (271918) of which 1,96,143 (72%) are tribals and 75,775 (28%) are non-tribals. It means as per Government's expectation, at least there are 3.80 lakhs tribal members and out of them at present there are 1.96 lakh Adivasi members. The target is

fulfilled by 51.57% within 2½ years since April 1976. The State Government proposes now to complete the enrolment of 1.20 lakhs by the end of the year 1978-79 and has set the target of covering all the remaining families by the end of the year 1979-80, thus covering all the estimated 3.80 lakh families in the State.

Non-tribal khatedars are to be covered. Their exact total number ^{is} not known. Many have been covered as members. So far 88,861 non-tribal khatedars, however are not covered. The State Government has asked the Co-operative Department to enlist at least 43,200 of them during the co-operative year 1978-79 and the remaining during the year 1979-80. Thus, if it materialises, it can be said that the ACSs. have brought all the non-tribal khatedars under their purview.

Branches :- It is expected that each ACS. should open at least four branches, each branch catering to the needs of 3 to 4 thousand people in the area-operation. There should be 1032 branches of 258 ACSs. Today the total number of branches is 243. It means 23.54 per cent of the target is so far fulfilled. The State Government intends to open 258 branches by the end of June, 1979. They have allotted the districtwise targets.

Staff : Their appointment and training

The staff for one ACS is visualised as follows :-

(1) Manager	-1	(5) Agricultural Assistant	-1
(2) Accountant	-1	(6) Veterinary Stockman	-1
(3) Supervisors	-5	(7) Godown Keeper	-1
(4) Clerks	-5	(8) Peons	-5

Except for the technical staff at Sr.No.5 and 6, the rest of the staff has been provided on the whole to all the ACSs. There is shortage of technical staff and there is a problem of willingness of the existing such staff to work in tribal areas. The matter of providing this staff at some areas where they must be provided is under the active consideration of government clerks and peons have been provided.

Urgent arrangements were made to appoint the managers and accountants in the newly organised A.C.Ss. with a view to start them functioning without delay. These posts of managers and accountants were filled in by the following ways.

- a) By deputing Co-operative Department Officers.
- b) By deputing employees of District Central Co-operative Banks.
- c) By deputing Group-Secretaries from the District Supervision Societies.
- d) By open market recruitment and training.

Government appointed 206 Managers and Accountants on A.C.Cs. 164 from Co-operative Department, 25 from D.C.C.Banks, 17 from Group Secretaries. At the same time Government recruited from open market persons to man the posts of Managers and Accountants to relieve the deputees in due course. They were given training at the 7 Co-operative Training Centres run by the Maharashtra Rajya Sahakari Sangh Limited. Duration of training and stipend for Managers and Accountants is 3 months and 2 months and stipend of Rs. 250/- respectively. 171 Managers and 120 Accountants were thus trained and posted on the ACSs. They are working under the direction of the deputed managers and accountants, who would soon be relieved.

Recently, Government have taken a decision that all the Managers of the A.C.Cs. would be from the cadre of the Tribal Development Corporation. Accordingly Tribal Development Corporation is going to introduce and maintain a cadre of Managers from which persons will be drawn by the ACSs. to work as their Managers. They will be borne on T.D.C's. cadre and their services will be kept at the disposal of A.C.Cs. either by way of transfer or deputation for a specified period. No deputation allowance is to be admissible to them. They will be on

probation for a year. While the present recruited Managers of A.C.Ss. may be absorbed by TDC in the cadre of Managers in the payscale of Rs. 395-15-500-20-700Extn-20-800. The Managers of T.D.C. cadre will be paid by ACSs. However, they will have promotion channel to the posts of Marketing Inspectors (Grade Rs.500-900) and Marketing Officers (Grade 600-1150), under T.D.C.

Training of Managing Committee members

Government have also arranged for training of the Managing Committee members of the A.C.S.s. The same training centres were asked to hold classes of 5 days duration each and adjoining districts were allotted to each centre. At a time each class could accommodate 15 to 20 trainees. Each trainee was sanctioned Rs.5/- per day as daily allowance and he was paid S.T. fare or 2nd class railway fare or Rs.20/- whichever is less. So far 216 Managing Committee members were thus trained in 22 training courses during the year 1976-77 and 1977-78. The purpose of this training is that unless the office-bearers of ACSs. are adequately trained and equipped with the requisite knowledge of the working, the societies may not show better progress.

Amalgamation of existing societies with ACSs.

Each ACS. is expected to cater to a population of 12,500 or about 2,500 households. Government finalised the locations of 258 ACSs. in 13 districts in a phased manner, and they have taken into account the recommendations of the Tribal Sub Plan Special Executive Committees and of the Commissioner for Co-operation and Registrar of Co-operative Societies. The policy was that once the ACS. is established

by registration from the Deputy Registrar of Cooperative Societies concerned, there should be no other competitive cooperativem agency in the field and the then existing primary credit societies were to be taken into liquidation. The assets of the liquidated societies were transferred to the new ACSs. The District Deputy Registrars amalgacted these societies into ACSs. They appointed staff and supervised the working and guided in their initial difficulties. They prescribed specific job charts to the staff. Especially, the duties of Managers were indicated precisely in areas like enrolment of membership, recovery of dues, grant of consumption finance, sale of produce, provision of employment to landless, review of work of the subordinats. Headquarters of the branches were decided. Supervisors for branches were as far as possible drawn from the Adivasi youth of the local areas, and especially from the cadre of secretaries who might be already working with the then-existing societies. In their efforts to amalgamate the societies into ACSs. some societies vehemently opposed the process of amalgamation and such societies were mostly from areas in which villages had less than 50% tribal population. Some could get "stay" orders from the court.

The actual position of amalgamation is stated previously. 1062 old societies were amalgamated into 155 ACSs. Amalgamation work is partially done in case of 73 old societies. Amalgamation in case of 229 old societies cannot be done due to government orders, and lastly amalgamation proceedings are in progress in case of 398 old societies.

Propaganda :- Although ACSs. were fast being organised, propaganda about their importance was quite necessary amongst all the people in the Sub Plan Area.

The office-bearers are not elected but nominated for the first three years pending elections. Even all of them are not educated into the concept of ACS. So posters and handbills were published. Periodical meetings in as many villages in the area of operation of each A.C.S. were taken by Managers and members of the Managing Committee.

Special Administrative Staff in Co-operative Department

The State Government Sanctioned special staff in the Co-operative Department for work relating to organisation of the ACSs. and their supervision. Both Gazetted and non-gazetted staff was provided, and statutory functions were assigned to them, alongwith powers. Since the success of ACSs. depends on the constant guidance, supervision and periodical inspection of their work, officers concerned were assigned specific duties.

An independent cell has been set up in the office of the Commissioner for Cooperation at Pune appointing one Joint Registrar (TSP) in charge of that cell. The cell is to assist the Commissioner to discharge his duties in respect of Tribal Sub Plan. It directs and controls with subordinate offices set up under Tribal Sub Plan. Secondly, 4 District Deputy Registrars (C.S.) for different districts of Tribal Sub Plan were appointed with Headquarters at Jawhar (Thane District), Dindori (Nasik District), Nandurbar (Dhule District) and Gudchiroli (Chandrapur District) Thirdly, 2 Assistant Registrars (C.S.) were appointed for T.S.P. area with Headquarters at Dharni (for Amravati District) and at Pandharkavada (for Yavatmal District). For other Tribal Sub Plan Districts, the regular District Deputy Registrars of Co-operative Societies

look to the affairs of ACSs. in their districts. Fourthly Co-operative Officers were given to assist them.

Duties of District Deputy Registrars (C.S.) (T.S.P.) are organisation, supervision and inspection of A.C.Ss. amalgamation or liquidation of existing societies to form ACSs. appointment of A.C.S. staff, processing proposals of financial assistances to ACSs, budgetary grants to ACSs, ensuring orderly growth and development of ACSs, and diversification of their activities, liaison with Collector, Chief Executive Officer and others for effective coordination in the interests of ACSs.etc.

The duty of the Assistant Registrar C.S.(TSP) is to monitor the progress of activities of ACSs. in his area, to keep a watch over the progress of expenditure of budgetary grants in his district so far as ACSs. are concerned, to review financing policy of the District Central Co-operative Bank in relation to ACS. and to remove bottlenecks etc.

The Divisional Joint Registrars are responsible for Supervision and Guidance to all officers in his Division working under Tribal Sub Plan. They are advised to take special care in respect of the role of the District Co-operative Banks because unless these banks play a positive role in financing ACS. they would not be in a position to play a decisive role for tribal welfare.

Organisational set up of Maharashtra State Cooperative Tribal Development Corporation

This Corporation was formed in 1972 for the purpose of speeding the socio-economic development of the tribal population. Removal of exploitation of tribals by unscrupulous trader -moneylender complex is one of its objectives and hence it is vitally and organically linked with the ACSs. in the State.

This Corporation has been reorganised, restructured and revitalised in 1976 with a view to strengthen it to undertake various activities, particularly marketing and credit functions in the Tribal Sub Plan Area. It is now functioning as an Apex Body for all the A.C.Ss., which are now affiliated to Tribal Development Corporation as its members so as to have an organic link. This Corporation functions as the chief agent of Government for execution of some schemes which are implemented for the benefit of the tribals. Government has passed the Maharashtra Tribals Economic Conditions (Improvement) Act, 1976. The programmes of procurement of agricultural and forest produce, consumption finance etc. have been entrusted to the Corporation. The ACSs. act as sub agent to the Corporation for procurement programme and they are also beneficiaries of consumption finance distributed by the Corporation.

The Corporation has its Board of Directors headed by the Minister-in-charge of Tribal Welfare as Chairman. It has an I.A.S. officer as its Managing Director.

There is an Executive Committee to which powers of the Board are delegated. It takes policy decisions.

There are seven regional offices in Pune, Thane, Nasik, Dhule, Chandrapur, Yavatmal and Nagpur districts which are headed by Regional Managers.

There are twenty-six offices of the twenty-six Marketing Officers who are in turn assisted by their Marketing Inspectors. These Offices are opened at Taluka Places.

Link :- It is already stated that ACSs. are affiliated to the Corporation and that they function as sub agents under the procurement programme and that they have received consumption finance from the Corporation to be distributed to their tribal members. During the year 1977-78, monopoly procurement was ordered by Govt. from two months from 11-10-1977, and the Corporation as chief agent for procurement appointed 57 ACSs. as sub agents to carry out the procurement. These ACSs. in turn opened 115 purchase centres in their area of operation. only 7 tahsils were taken for this. The procurement to the tune of 1,12,536 quintals of agricultural and forest produce valued at Rs. 137 lakhs was effected.

It was observed that the procurement programme was popular in that Tribal Sub Plan area mainly because the tenderers could get a fair price and also were benefited by correct weightment of goods. This helped removal of the notorious exploitative practices and saving the weaker sections. Upon the experience of 1977-78, Government again extended the programme to more areas in the next year. During 1978-79, 40 tahsils of 10 districts have been selected for procurement with effect from 11-10-78. Nearly all the AESs. are appointed as sub agents in these districts. The

The Districts are Dhule, Nasik, Thane, Pune, Ahmednagar, Yavatmal, Amravati, Bhandara, Chandrapur and Wanded. Nearly 500 purchase centres are opened by ACSs. It is expected that the Corporation and the ACSs. may purchase produce worth Rs. 10 crores in 1978-79. So far purchase of 4.54 lakh quintals worth Rs. 4.92 crores have been effected upto 21-1-1979. As sub agents, the ACSs. are benefited through an income to them by way of commission they get from the Corporation.

Secondly, the scheme of distribution of consumption finance is implemented by the Corporation through A.C.Ss. It is absolutely essential that tribals should receive consumption loans during the lean season to meet their needs and thus be saved from being exploited. This scheme has been entrusted to the Corporation by Government through Government contribution of Rs. 3 crores for revolving Consumption. Proposals for sanction of consumption finance were called for from A.C.Ss. in 10 districts during the year 1978-79. A loan committee consisting of Regional Manager of T.D.C., project Officer of the District and the Deputy Registrar C.S.(TSP) of the District was formed to scrutinise the proposals and sanction loans. The loan was placed at the disposal of the A.C.Ss. to be distributed to the tribal members. This loan has been given in cash to the extent of 30% while 70% was given in kind. The limit of loan in an individual case was Rs. 100/- for a landless person, Rs.125/- for a defaulter member and Rs. 250/- for non-defaulter member. The disbursement was over by nearly September-October, 1978. By September, 1978, a loan of Rs. 1,90,37,000 to 1,28,527 beneficiaries was disbursed. Commodities like wheat, jawar, rice, sweet oil, cloth,

mirchi, salt etc. were distributed, depending on the area, its needs, availability of commodities etc. The societies are now responsible for the recovery of loans and they are now busy with the recovery at the purchase centres opened under the current monopoly procurement programme. The recovery of loans to the landless is to be effected from the wage they are to receive at the work-projects under the Employment Guarantee Scheme.

Thus, there is some organic link between the ACSs. and the Corporation.

(C) DEVELOPMENT OF ACSs. :

We have so far dealt with the organisation of ACSs. Now we turn to the process of their development. It is true that we cannot clearly demarcate the aspects of organisation and development. However for the sake of clarify, we would emphasis some aspects as developmental aspects and they come into our consideration once in the ACSs. are formally registered and set up in their constitutional frame to function.

We may examine the developmental aspects of the ACSs. from the following angles, of the following activities, because had there no such activities, the ACSs. which were organised could not have developed at all.

(1) Financial assistance to ACSs. from the Cooperative Department to strengthen their organisation, and to initiate activities and to build infrastructure.

(2) Financial assistance to ACSs. from Banks to strengthen their cause.

(3) Financial assistance to ACSs. from T.D.C. to rescue the poor tribals during lean period.

(4) Construction of godowns for ACSs.

(5) Initiation and diversification of various activities of A.C.Ss.

(6) Sub agency to ACSs. to strengthen their financial position under the auspices of monopoly and voluntary procurement,

(7) Development of managerial personnel and management committees of ACSs.

Let us deal with each aspect of development and the work done under each item so far.

(1) Financial assistance to ACSs. from the Cooperative Dept.

The following schemes are being implemented by the Cooperative Department for financing the ACSs.

- (a) 7 years interest-free loan for purchase of shares.
- (b) 15 years interest-free loan for covering uncovered part of operational expenses.
- (c) Govt. contribution towards Bad Debt Reserve Fund.
- (d) Interest subsidy to the tribal members.
- (e) Financial assistance for construction of godowns.

Let us examine each scheme and work done under it.

(a) Loan for share capital :

(i) Scheme : The scheme was formulated in 1976. Its main object is to assist the tribal person to become a member of the society. The loan is admissible even to prospective members. A maximum of Rs. 100/- is sanctioned to purchase shares, irrespective of whether he

has received such loans previously. It is given once. Of course, his borrowing capacity in relation to his requirement for agricultural or seasonal finances and consumption finance is however taken into account while sanctioning this loan for share purchase. The loan is interest - free and recoverable within 7 years from the society after two years from disbursement. The society is expected to recover from the member monthly or suitably by deducting from wages or from value of goods tendered by him to the society. The society and the member has to execute bond. A penal interest of 1% is charged from the date of default, and if any instalment is defaulted over 6 months, the sanctioning authority is competent to recall the whole amount and recover as arrears of land revenue. Such authority may grant extension in genuine cases for a period of one year.

(ii) Work done : A loan of Rs. 71,29 lakhs to 71290 members in 1976-77 and of Rs. 70-65 lakhs to 70650 members in 1977-78 has been disbursed. Thus Rs. 141-94 lakhs have been sanctioned to 141940 tribal persons to purchase shares of the society. The scheme is continued further. We have noted a drive to cover all the families in the plan area upto 1981.

(b) Loan to meet uncovered part of operational expenses :

(i) The scheme was formulated and implemented in 1976-77. It envisages sanctioning of a total loan upto 2 lakhs in 7 years by instalments to enable the society to meet the uncovered part of its operational expenses. The items of these expenses are to be determined by the Registrar, from time to time. This loan is sanctioned in a phased manner as indicated below :

<u>year of operation</u>	<u>Amount</u> (Rs. in thousands)
1st year	65
2nd year	46
3rd year	38
4th year	29
5th year	17
6th year	4
7th year	1
	----- Total 200 -----

The loan amount indicated above or the actual amount calculated, whichever is less, per year is sanctioned. The loan amount for the 2nd and subsequent years is to be arrived at by reducing, if necessary, the said quantum, to the extent the disbursed loan amount for the immediately preceding operational cooperative year for which the Balance sheet and profit and Loss Account are audited, was in excess of the actual amount of the uncovered expenses of the said year, if any. The other conditions regarding default bond etc. are the same as for scheme no. 1. But this loan is repayable in 15 years.

(ii) Work done : During the two years of 1976-77 and 1977-78 Rs. 150.74 lakhs were disbursed as loan in this matter. 125 societies were granted Rs. 40.30 lakhs and 252 societies were granted Rs. 110-44 in the two years respectively.

(C) Government contribution towards bad-debt reserve :

(i) Scheme : The society is expected to create a special Bad Debt Reserve Fund and government would contribute to it. The contribution would be subsidy.

The year 1976-77 is taken as the base year and contribution of the rate 5% of the maximum outstanding loan would be given by Government. The amount admissible during the subsequent years will be on the basis of excess amount of maximum loan outstanding over the previous year. The Govt. contribution is to be utilised to write off bad debts from time to time, if any. The account is to be opened with the District Central Co-operative Bank. Prior permission of the District Deputy Registrar C.S.(TSP) is necessary before drawing any amount from this account.

(ii) Work done :- So far only Rs.15.45 lakhs have been contributed for the two years of 1976-77 and 1977-78 and 128 societies have been benefited.

(d) Loan-cum-subsidy for construction of godowns :

(i) Scheme :- The scheme has been formulated in 1976 and implemented with a view to assist each society to construct a godown. Rs.1,20,000 are sanctioned out of which Rs. 30,000 is loan and Rs.90,000 is subsidy. The land is either owned or obtained on a long lease. Godown is to be constructed as per revised model plans and estimates. The construction can be carried out departmentally or through only other agency like B. & C. Department, Irrigation & Power Department or State Ware Housing Corporation. If departmentally, the Contractor must be from the list of approved contractors of government. The society may appoint technical hand to supervise the work.

Mode of payment

- 1st instalment : 100% loan and 50% subsidy is released after possession/assurance of land.
- 2nd instalment : 50% subsidy is released after plinth-level construction is complete.

Construction is to be completed within a period of 2 years failing which the subsidy is to be treated as loan. The loan is interest-free and to be repaid in 15 annual equal instalments, the first falling due after 2 years from disbursement of the first instalment. As security, the society has to execute a mortgage deed in favour of govt. till loan is fully repaid. It is expected that the godown should be used to store agricultural commodities, fertilisers, agricultural implements etc.

(ii) Work done :- A total of 258 godowns are to be constructed for 258 societies. Out of that, so far 78 godowns have been completed. Construction of 51 godown is incomplete. In case of 23 godowns, sites are handed over but work is not started and in 42 of cases, land could not be allotted so far. The disbursement under the scheme is Rs. 232.60 lakhs so far.

(e) Interest subsidy to the tribal members

(i) Scheme :- It is to be sanctioned to the tribal members whose short-term credit limit according to N.C. statement is upto Rs.750/-. Subsidy at the rate of 3% for only 3 years is to be given. A tribal having irrigated crops is ineligible for subsidy. Subsidy is given irrespective of other bebenefits as differential rate of interest and interest subsidy under S.F.D.A. scheme

etc. It is not given to a defaulter member. The society is required to submit to the Department a list of eligible members and subsidy to which they are eligible. The sanctioning authority given credit to members by crediting interest subsidy amount to their loan accounts with the society. Subsidy interest is meant for only short-term loans.

(ii) Work done :- Rs. 0.24 lakh only is disbursed to 35 societies under this scheme for the two years of 1976-77 and 1977-78.

(2) Financial assistance to ACSs. from banks

The basic concept in ACSs. is that all services have to be provided at one point. These large-sized ACSs. it is visualised, are to be linked to two organisations at the secondary level, one for credit purpose and another for non-credit purposes. The ACS is a credit-cum-marketing organisation and for credit purposes, it is to be linked preferably to one single organisation. It was envisaged that the area of operation of various credit institutions including Central Co-operative Banks, Land Development Banks and commercial banks should be rationalised in a suitable way with a view that all ACSs. in a project area are linked to one organisation.

The ACS requires short-term, medium-term and long-term as well as consumption loans. In Maharashtra, ACSs. are linked with the District Central Co-operative Banks for purposes of their short-term, medium term credit requirements and consumption finances while they are linked with the

Land Development Banks for long-term finances. So far they are not linked with one institution for meeting their financial credit requirements. The financing institutions are generally found reluctant to use their resources for financing consumption loans.

On the satisfactory institutional arrangements for financing the ACSS for their credit requirements alone depend their real development and upon which in turn depends the improvement in the socio economic conditions of the tribals and other weaker sections of the Sub Plan Area. Debt redemption and freedom from age-old exploitation is possible only if credit requirements are satisfactorily met along with provision like differential rate of interest.

Work done upto October, 1978

For the two years, short term crop finance to the tune of Rs. 832.13 lakhs has been sanctioned to the ACSSs. mainly through the agency of D.C.C.Banks. Secondly, these banks have sanctioned Rs. 16.63 lakhs as consumption finance. So far no medium term and long term finance has been sanctioned. Rs. 110.28 lakhs are sanctioned by District Co-operative Central Bank of Pune District alone for crop-finance. The same bank sanctioned Rs.1.17 lakhs as cash-credit. Tribal Development Corporation has sanctioned a total of Rs.1.90 crores as consumption finance to ACSSs.

(%) Financial assistance to ACS from T.D.C.

We have already noted the organic link between the Maharashtra State Co-operative Tribal Development

Corporation and the ACSs. especially on the marketing aspect. It is also to be noted that since the year 1978-79 the two have been linked on the credit aspect too. We have heretofore described in short the scheme of consumption finance of Tribal Development Corporation and accordingly Rs. 3/- crores have been sanctioned to Tribal Development Corporation for disbursement to ACSs. as consumption finance to tribal families in 10 districts. Consumption loan of Rs. 19037000/- to 128527/- beneficiaries has been already disbursed, in the form of cash and commodities like foodgrains, chilly powder, sweat oil, salt, cloth etc.

(4) Construction of godowns for ACSs.

We have already described the scheme and the work done so far. 78 godowns out of 258 are completed and 51 godowns are under construction. Here we have stated this activity separately in the whole scheme of development of ACSs. only with a view to stress its vital importance to build up the ACS. as the pivotal marketing agency in the tribal area. The old societies were very weak to develop into any economically viable organisations for want of the necessary infra-structure in the form of godowns. This important weakness is not going to be retained in ACSs. Each godown worth Rs.120000/- and with 200 tonnage capacity will enable each ACS. to develop its marketing activities in due course. For the year 1978-79 it was planned to finalise selection of 64 sites for all the remaining cases up to October, 1978 and hand them over for construction work upto December, 1978. It only indicates the pace with which Government is planning to complete the target.

(5) Initiation and diversification of various activities of ACSs.

We have noted previously the various activities in which each ACS is expected to engage itself. It is envisaged to bring all the related economic activities vitally linked with the incomes and expenses of the weaker sections of the tribal area under one single umbrella in the form of ACS. These activities are mainly related to agricultural, animal husbandry, dairy, fishery, forestry, and forest produce, processing and other activities of cottage and small-scale industry. For all this, the member is to be linked to this ACS. Activities which are special to Marketing Co-operative and Consumer Co-operative are intended to be the prerogative of ACSs. now. A specific separate co-operative other than ACS is to be retained only where the specific activity is big in size or so specialised that it cannot be handled by the normal Co-operative system. Taking this into consideration, each ACS is necessarily required to initiate and develop many economic activities.

So far, it is observed that two activities have been started by many societies, and they are grocery-shop and cloth shop. Some others have also started a ration-shop. However, this activity has become at present much meaningless as long as we do not enlarge the scope of distributive system. A total of 388 ration, Kirana and cloth shops have to be opened by the ACSs. in tribal areas. According to the Tribal Sub Plan, each ACS is expected to take up distribution of consumer articles and to achieve a trading turn over to the tune of Rs.5/- lakhs per annum. This much turn-over is necessary to generate sufficient income to meet the estimated management expenses of Rs. 20300/-

per year. The concerned authorities are advised to ensure that each ACS opens at least one shop. A target of 258 more shops is set for 1978-79 and districtwise targets are allotted to be fulfilled by June, 1979. Very few ACSs have been helped for the development of activities like dairy, poultry etc., while a long list of other necessary activities according to local needs await their start.

(6) Sub-agency to ACSs. under Monopoly Procurement

We have already noted the work done by ACSs as sub-agents of Tribal Development Corporation under the monopoly procurement and voluntary procurement programmes in the two years of 1977-78 and 1978-79. Here we emphasis this activity as a potential source to develop the ACSs.

The sub-agency goes to strengthen the ACSs. financially through incomes which they receive as commission. Monopoly and voluntary procurement on behalf of T.D.C. introduces this agency to the local environment, its economy, its people, their problems, their aspirations, their habits etc. The programmes takes the agency to the people around and on their fields their work-centres and all places and sources of work, production, incomes etc. In other words, viewed from the other sides, had there been no monopoly procurment programme, the business of the society would have been more indoors and less outdoors. The programmes makes the agency outward-bound. It has socialising effects on the agency and this has a great a potential to help it develop on its way to go to look to people, think of them, do for them. The programme has helped it to study and estimate the cropping pattern, their seasons, the trend of production in various foodgrains, the estimates of production, the

marketable surplus, the expectations of prices by the cultivators, the markets where goods will be tendered, the pace of arrivals etc. Of course Tribal Development Corporation also studies these aspects. But what is important is that in due course the ACSs. can become the eyes and ears of T.D.C. in estimating all this and gainfully assist the T.D.C. in implementing the programme with more precision.

During 1977-78, 57 ACS. had opened 115 purchase centres in 1977-78 for monopoly procurement and procured 1,12,536 quintals of foodgrains and forest produce valued at Rs. 137/- lakhs. This business has engaged these societies gainfully and has fetched a good commission as their incomes. The accounts of this commission are being settled. Similarly, in the year 1978,79 in ten districts, nearly all their ACSs. opened 500 purchase centres and by 21-1-1979 they could procure 454098 quintals of foodgrains and forest produce valued at Rs. 4,92,13005. The procurement is in progress and will perhaps continue further. They are assisted by the Graders appointed by T.D.C. and allotted to ACSs. Proper weighing and proper grading not only goes to benefit the tenderers in giving them the due monetary return for their goods but the most important result is gaining their confidence in the working of the centres on behalf of the ACSs. Ultimately, one of the most desirable achievements, which we can visualise from the ACSs. is that the tribal people may imbibe more and more faith in these institutions which directly and indirectly help them develop further. People should be more habituated to go to ACS. for their needs and programmes. discuss them there and decide through the Management Committees,

as to what they should do. Only this process of democratization with its built-in safe-guards will assist the ACS to develop. That is why we look at the monopoly procurement programme as a catalytic agency to promote steady development of the ACS. This programme also needs recruitment of local people to man the purchase centres and continuous implementation of the programme will in 3 to 4 years' time equip the ACSs with experienced staff. The vision of the ACSs will broaden. They will have experienced personnel and all this would help strength their benevolent hold on the local economy.

(7) Development of Managerial personnel and management Committees of ACSs.

Only appointing staff members and constituting Management Committees for ACSs is fulfilling the organisational aspect of the movement. But making simultaneous efforts towards getting them trained or providing duly trained personnel helps to develop the societies. In this connection, we have noted the endeavour of the Government to recruit from open market suitably qualified persons and give them three month's training as Managers and two month's training as Accountants and further posting them on ACS and letting them work under the depute staff to gain experience of the working of the ACSs. 171 Managers and 120 Accountants were thus trained and posted. Now Government have decided to create a cadre of Managers on the establishment of T.D.C. and they would be spared on deputation to A.C.S. with opportunities for promotion at T.D.C.

Secondly, the training arrangements made for imparting training to the members of managing committee is a similar step towards developing the non-official leadership in this movement. Only if we could do this, we can hope to see in due course that the affairs of these societies are managed by local people in general and the tribals in particular.

Thus, in this chapter we have endeavoured to see the two aspects viz. organisation and development of the ACS. The general statistical information gives us at a glance an idea of the work done so far in these two aspects. The whole amount of coverage in weaving the net-work of these ACSs gives us the idea of the organisation. The seven activities described above give us an idea of the progress of development of these organised societies.

CHAPTER IVCASE STUDIES OF TEN ADIVASI CO-OPERATIVE SOCIETIES.

We have already noted the structural and financial aspects of the ACS as visualised under the programme for removal of exploitation in the Sub Plan. We have also noted the whole work so far done towards the organisation and development of the ACSs in the State giving us an idea of the coverage of and development of this bottom-level institution along with their inter-links. The attempt portrays the endeavours of government and the other non-government agencies in developing the ACSs and equipping them suitably to achieve their objectives.

In this Chapter, we intend to put forth the case-studies of ten sample societies from the seven districts of the State with a view to give an idea in each case how that particular society is organised and developed. It is an endeavour to put forth ten concrete cases of ten ACSs with the aim of stating what could be done by each so far and judge where it stands. Indirectly, the utopia in the second Chapter stands in its appraisal in the form of these practicals.

The Chapter is divided in two parts. Part one gives the straight description of the organisation and the work of each ACS, while Part Two goes to summarise the positions of all the case studies to give us an idea of the tenor and content of all such other societies in the State. Their position in average may indicate roughly the position of all others in general. They in sum-total can give us an image of ACSs in the State. Besides their summarized position

has been helpful to us to in our deducing some findings given in the next Chapter.

The following are those ACSs which are our sample-societies and whose case-studies have been presented, in Part II of this Report.

Sr. No.	Case Study of ACS.		
1.	Adivasi Co-operative Society,	MADH,	Tal. Junnar, Dist. Pune.
2.	"	"	Shinoli, Tal. Junnar, Dist. Pune.
3.	"	"	Karanjali, Tal. Peint, Dist. Nasik.
4.	"	"	Mulher, Tal. Baglan, Dist. Nasik.
5.	"	"	Khandbara, Tal. Nawapur, Dist. Dhule.
6.	"	"	Wavad, Tal. Nandurbar, Dist. Dhule.
7.	"	"	Shahapur, Tal. Shahapur, Dist. Thane.
8.	"	"	Chichoni-Botoni, Tal. Shahapur, Dist. Thane.
9.	"	"	Tarubanda, Tal. Melghat, Dist. Amravati.
10.	"	"	Dewada, Tal. Rajura, Dist. Chandrapur.

Part II of the Report may be referred for all the ten case-studies of the above-said sample societies. Each case-study presents the portrait by itself in outline.

However, from all the case-studies, we have summarised their position on all relevant matters in the foregoing pages.

On having gone through the ten case-studies of the sample societies in Part-II of this Report, we may summarise their position in all related matters as follows :-

Age :

Out of these ten ACSs two (Madh and Shahapur) were registered in 1977. The remaining eight were registered in 1976 and have been working for more than 2 years (ranging from 2 years to 2 years and 10 months) by December, 1978. The two mentioned above have an experience of a little less than two years.

Merger :

A total of 58 old primary agricultural credit societies have been merged to organise these 10 ACSs. No societies were merged to form an ACS at Shahapur. Number of Societies merged range from 2 to 11 to form the ACS.

Villages and branches :

They have opened in all 40 branches with an average of 4 branches in each case. All the ACSs have covered an operation area of 303 villages. The range-variation is, however, very uneven as it is 9 to 74 (Shinoli-Shahapur). The average coverage is 30 villages.

Population and Khatedars :

They cater for a total population of 1,89,645 covering an average population of 18965 by each. They have brought within their fold a total of 23028 Khatedars of which approximately 10,000 are estimated to be tribal khatedars. It means on an average single ACS is in a position to cater for the needs of 2300 khatedars and approximately 2900 landless labour. They cover in all 1000 artisans.

Membership :

Their total membership is 20553 of which 14807 are tribals and 5746 are non-tribals. Tribal membership is 72.04 per cent. On an average each has brought an average of 2055 members within its fold of which 1481 are tribals.

Share Capital :

Their paid-up share capital comes to Rs. 20,99,695/- against the prescribed authorised Rs.50/- lakhs. It shows that they could raise 41.99 per cent of their authorised capital. On an average each ACS could nearly raise Rs.2.10 lakh share capital. Shahapur could raise Rs.37,485 (Min) while Karanjali could raise Rs.3,31,240 (max.). Of course, the average of Rs.2.10 lakhs is a very impressive figure. But it could be mustered mainly because of the scheme of "loan for purchase of share capital" because Rs.7,46,900 (35.57%) are contributed to them through the said scheme within a period of 2 years. It means on an average each ACS was benefited by Rs. 74,690 (35.57%) towards building up its share capital under the scheme, and 7469 persons were assisted to purchase share capital. In other words, on an average each ACS could sanction loan for share capital to 747 persons.

Managing Committees :

As per Government decision, 7 members were to be nominated as members on the Managing Committee. With the exception of ACS Wavad on which only 5 are nominated

according to the data-collection, all others were given 7 nominated members. The position regarding the tribal non-tribal proportion, is that out of 68 nominated members in the sample societies, 59 are tribal and 11 are non-tribal giving a reciprocal proportion of 5.4 : 1 on an average. 86.76 per cent are tribals. In 5 out of 10 societies, all the seven nominated are tribal persons, while the picture of Waves shows the other end in a sense that out of 5 only one is a tribal and he is the chairman himself. In three other societies, there are 2 non-tribals each and in one society, only one is a non-tribal. In short, there is a substantially significant proportion of tribals (89%) on the Managing Committees of these societies with the exception of a single case. Thus while organising the societies, it seems the principle of dominance of tribals in the ACS has been observed by Government.

Appointment :

Regarding the appointment of one Co-operative Officer, one Extension Officer, one Bank Inspector and one Manager, the provisions have been fully met. All the 10 Managers are deputed from the Co-operative Department. 4 Accounts are deputed by the Co-operative Department, 2 are drawn from the cadre and 1 is from the Supervisory Union. While on three remaining societies, no Accountants have been deputed. This shows that the position of appointment of Accountants on ACSs is comparatively not satisfactory.

The above position is visualised to be improved by appointing Managers and Accountants by recruiting them, giving them the required short-term training at the respective Co-operative Training Centres. Very recently as we have observed, the T.D.C. is going to spare persons as Managers from its proposed cadre for Managers. Now, as far as posting of Managers and Accountants through recruitment and training is concerned, the position is as follows :-

Recruitment and posting :

- (A) 7 ACSs were provided with such Managers.
3 ACSs were not so provided.
- (B) 5 ACSs were provided with such Accountants.
5 ACSs were not so provided.

Out of the 7 trained Managers provided, one was relieved by one ACS after six months' probation period, as they did not find him suitable. Here again, the position of providing trained Accountants on recruitment and training is unsatisfactory compared to that of Managers.

Besides the Manager and Accountant, the ACS has to employ its own staff for its office as well as for field-work. We now go to deep into the position on this score.

The following table shows the present position of own-staff and deputed staff other than Manager and Accountant.

We have already noted that every sample ACS has the deputed Manager at present. Out of them 7 ACSs got probationary Managers. Regarding Accountants, seven ACSs have the Deputy Accountants. Three ACSs were not provided with deputed Accountants. Now five ACSs got probationary Accountants. It is seen that 3 ACSs do not have probationary Managers, and 5 ACSs do not have probationary Accountants so far, and that there might be difficulties of government in providing the services of the Accountant-deputees in some cases in the initial stages even for 2 years.

The table showing the classification of staff into tribal and non-tribal may not be taken very seriously for its correctness so far as some deputed staff is concerned owing to lack of information. For other posts, the classification is as per data.

Supervisors :

4 ACSs do not have them. If the appointment of a Supervisor is said to depend on the number of branches opened, the present position of appointment of Supervisors is anomalous with the number of branches opened. The said 4 ACSs have 4 to 5 branches but they have not appointed a single supervisor. Except at one ACS from the remaining ACSs the number of supervisors do not tally with that of branches. Secondly out of 17 only 5 are tribals (29.41 per cent).

Assistant Manager :

The staffing pattern does not provide for this post and seven then one ACS has 1 depute Assistant

Manager and two Assistant Managers of its own. They are tribals.

Secretary :

Staffing pattern does not provide for this post. Only 3 societies have secretaries. One ACS have two and others one each. They are all non-tribals. 7 Societies are without secretaries.

Agricultural Assistant/Supervisor :

8 Societies do not have them. Out of two appointed, one is a tribal. There are difficulties of Government in providing services of Agricultural Assistants on deputation.

Salesman/Shop Manager :

The post is not shown in staffing pattern. 2 ACSs have not so far appointed them. One of them has a combined shop of cloth and rationed articles and has run it in a loss (turnover Rs. 14,256). The other runs a cloth-shop, in a loss. Perhaps, these losses do not permit them to appoint salesmen. The reasons need further study. But even then, the position is a cause for anxiety. On the contrary, other remaining ACSs have appointed on an average three salesmen although their activities too are restricted to Kirana, Cloth and Ration shop. For all of them are in profits in their business activities. One is in losses in its activity and three show profits in partial activities and losses in partial activities

But those in profits can not show profits if salesman's remuneration is taken into account to deduce profits. In, short, the financial position in general and the profit position in particular do not allow the required freedom to appoint salesman.

Clerks :

Staffing pattern has approved 5 posts of clerks. The range-variation of appointment is 1 to 5. The position is anomalous with number of branches opened. But in practise, it is less anomalous because some branches of some ACSs exist on paper to-day.

Weighmen :

5 ACSs do not have them.

Watchmen :

4 ACSs have appointed them. It is a post for a godown mainly. Godown construction is complete at 5 places - Shahapur, Karanjali, Wavad, Chichoni-Botoni and Dawade. The appointment of watchmen at these five places is necessary. However, Shahapur, Karanjali and Devada have not so far appointed watchmen, while at places like Madhm and Khandbara where godowns are not constructed they have appointed watchmen. This is anomalous.

Peons :

At two places no peons are appointed, while at three places 2 to 3 peons are appointed. At least one peon is necessary.

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Staff for monopoly procurement at Purchase Centres is appointed by the ACSs which are involved in the programme. The graders appointed by T.D.C. are seen at these centres, besides the other staff approved by TDC for procurement.

Similarly, some societies have appointed Assistant staff for their newly undertaken activities like diary etc.

Thus despite the staffing pattern laid down by the Cooperative Department the staff position is quantitatively and qualitatively (from the point of view of deputees and probationers) is not satisfactorily identical even allowing due difference in each one's position of development.

Financial Assistance from the Cooperative Department :

In Chapter II we have noted the pattern of the five schemes of the Department to aid the ACSs through subsidy schemes, loan-cum-subsidy schemes and loan-schemes. Here, we intend to review how far the sample ACSs have been assisted.

Table No. 2 gives us the consolidated position.

(1) Share-capital loan :

Rs. 7,46,900 was sanctioned to 7469 members at the rate of Rs. 100/- each member. On an average each sample ACS. could get a loan of Rs. 74690 for its 747 members.

(2) Loan for loss in managerial expenses :

Rs. 712411/- were sanctioned to 9 ACSs for 2 years to 7 ACSs and for 1 year to 2 societies. This is as per provisions under the scheme. Wavad society has not received this loan.

Table No.2 showing particulars of financial assistance from Co-operative Department to ACSS

Sr. No.	ACS at	Loan for share capital		Loan for operations		Bad-Debt Reserve Fund		Interest subsidy		Loan-cum-subsidy for		Total	
		Rs.	Amount	Rs.	Amount	Rs.	Amount	Rs.	Amount	Rs.	Amount	Rs.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Madh	75500	755	65000(1)	22000	21133	-	-	1,20,000	1,70,500	1,11,133		
2.	Shineli	80500	805	67565(2)	512	30140	168	16	1,20,000	1,78,166	1,20,308		
3.	Karanjari	136600	1366	73080(2)	24100	17747	49	23	1,20,000	2,39,680	1,07,796		
4.	Mulher	85000	850	80333(2)	715	9354	888	888	1,20,000	1,95,333	1,00,242		
5.	Mhadbara	147800	1478	111000(2)	23784	19900	488	40	-	2,58,800	20,388		
6.	Wavad	29000	290	-	6049	-	-	-	1,20,000	59,000	90,000		
7.	Shahapur	55300	553	52000(1)	-	-	-	-	-	1,07,300	-		
8.	Chichoni-	35900	359	80832(2)	-	-	-	-	1,20,000	1,46,732	90,000		
9.	Botoni	40400	404	111000(2)	5809	-	-	-	1,20,000	1,81,400	90,000		
10.	Dewada	60900	609	71500(2)	19512	19512	-	-	1,20,000	1,62,400	1,09,512		
	Total	746900	7469	712411	102481	117786	1593	967	9,60,000	16,99,311	8,739,379		
												Total	Rs.25,38,690.

N.B.:- (1) Col.No.6 is not taken in total for Col.No.11.
 (2) Figure in Col.No.10 consists of subsidy of Rs.90000 and loan of Rs.30000/-.

(3) Bad-Debt Reserve Fund :

6 out of 10 ACSs have received government contribution to the extent of Rs. 1,17,786 giving an average of Rs. 19,631 for each society. The self-contribution of these 6 ACSs comes to Rs. 90623. Thus their own contribution on an average is more than 4-5 times the Government contribution. Two ACSs have not opened this Fund, while in two cases Government contribution is awaited. The efforts expected seen to be in right directions.

(4) Interest-subsidy to tribal members :

A total of Rs. 159 for 967 members has been received by only four societies, giving an average of Rs.40/- to 242 members. Taking into account the objective of sanctioning subsidy at the rate of 3% to the poorest tribal members, the performance under the scheme is poor, when we know that each sample ACS has an average of 2900 landless labour alone. Other X ACSs have either made proposal for sanction of subsidy or have not made at all.

(5) Loan.cum-subsidy for construction of godown :

From the data collected it is seen that out of 10 ACSs, 8 have been sanctioned Rs. 1,20,000 each for this purpose. Out of these eight, construction work at five places (Shinoli, Karanjali, Wavad, Chichoni-Botoni and Dewada) have been completed. The position at the time of data collection in the latter half of 1978, shows that in case of other 5 ACSs, sites were allotted to 2 ACSs, construction was complete upto plinth level in one case, upto the dental height in another case. Even the site has not been allotted to ACS at Khandbara.. About the quality of constructions, the societies are not satisfied. Details on this point are stated in the case-study No. 2 in this Chapter.

The Department has taken up the sixth scheme namely loans for purchase of tools and equipments recently.

Financial Assistance from sources other than the Department:

Table No. 3 may be referred in this connection.

It is seen that the societies have received short-term loans and medium-term loans from their District Central Cooperative Banks- All of them have received short-term loans. But only two seem to have received medium-term loan. The short-term loan in majority cases is a crop loan. A total of Rs. 48,38,093/- was received by these 10 ACSs, giving an average of Rs. 4,83,809 (4.83 lakhs) per society.

We may round it up to Rs. 5 lakhs. But what is worth noting is the range variation of distribution which is too wide ranging from Rs. 683810 to Rs. 2286110. It includes consumption finance also. The average loan per member is rather meaningless. But it may not be more than Rs. 300 to 400. Some Banks have not sanctioned consumption finance to ACSs in their districts.

Regarding the sanction of consumption finance at the auspices of T.D.C., except ACS at Devada, the other nine ACSs. have received the loan for distribution to their tribal members. A total of Rs. 848004 was sanctioned for 7108 tribal members to nine ACSs, giving an average of Rs. 84223/- per ACS. for an average of 790 tribal members per ACS (Table No.4). Commodities like rice, wheat, sweet oil, chilly, Jawar, cloth, salt etc., were distributed within 70% of the total of consumption finance to each member. Wheat is more common

Item of distribution, than rice so also chilly. Sweet oil was distributed at only 2 ACSs in the sample. Salt was also distributed at only two ACSs (Amravati and Yavatmal District) in the sample. Pulses (Udid) were distributed at only one ACS (Shahapur). It means, the commodities distributed were not all those visualised by the scheme. Distribution depended on the availability of stock of commodities with the T.D.C. in those two months of distribution. It could not manage to distribute almost all the commodities at almost all the places of ACSs as visualised or planned. It being the first year of implementation, T.D.C. must have its difficulties on this score.

Another feature of its implementation is that these nine societies submitted proposals worth Rs. 1177012 for 9311 members (vide Table No.5) and T.D.C. could sanction Rs. 1078853 (91%) for 8522 (91%) members. It is possible that it could sanction as per demand. But no scrutiny of the proposals at the hands of the lone-committee, some of them might have been found to be ineligible. We shall discuss this point in the next chapter. By the time of data collection, although it was expected that distribution of this finance should have been over, it is seen that all those who were sanctioned finance could not be covered for distribution. It is seen that out of Rs. 1078853 for 8522 members, Rs. 848004 (78.60 per cent) were distributed for 7108 members. 1414 members of these nine societies had not so far received this assistance. Rs. 2,30,849 (21.40 percent) were undisbursed. However, even if they stand distributed subsequently, the distribution is too late and misses its objective in a real sense. In terms of percentage, 21.40 % amount was distributed comparatively much late during the year.

Loans from other sources

(i) N.C.D.C. Loan:- Two ACSs have received Rs.4,500/- and Rs.6,750/- as loan from National Co-operative Development Corporation to assist them in developing their activities of consumer's stores.

(ii) Cash-Credit:- One ACS got cash-credit of Rs.10,000/- from the Bank.

(iii) Other loans:- One ACS distributed Rs.38,403/- as loans to small agricultural holders and ceiling new land holders. Thus, a total of Rs.59,653/- was received by 4 ACSs.

To sum up, Rs.57,45,750/- have been received by 10 ACSs from sources other than the Co-operative Department. The Co-operative Department alone sanctioned Rs. 16,99,311. as loan and Rs. 8,39,379/- as subsidy making its total of Rs.25,38,690/-. The grand total of all the sources come to Rs. 82,84,440/-. It is nearly 83 lakhs for 10 ACSs giving an average of 8.3 lakhs per society.

Out of Rs.57,45,750/- received from sources other than the Co-operative Department, Rs.35,88,783 stand distributed (vide Table No.4 for distribution). It shows distribution of 62.45% of the sanctioned amount.

Loans for unproductive purposes

Table No.6 explains the position in this regard. The figures taken here do not cover the figure of consumption finance by T.D.C. or by the Bank. Only three ACSs out of ten have done something. One ACS has distributed Rs. 8,850/- to 254 members, wherein each one was given one blanket (ghongadi). Another ACS distributed Rs. 5,006/- to 13 members for marriage purpose. The third society distributed Rs. 4,00/-

to three members as loan against security (taran). Thus a total of Rs. 14,256 were distributed to 270 members for unproductive purposes by three sample societies.

Monopoly/voluntary procurement

Table No.7 explains the position in this matter.

Government announced monopoly procurement of agricultural and forest produce in the year 1977 in 7 tahsils only.

There was a procurement of 1,12,536 quintals valued at Rs.137/- lakhs. The procurement on monopoly basis was however implemented for the period 11-10-77 to 12-12-1977.

Thereafter the ACSs were advised to continue procurement on voluntary basis. However, government again announced monopoly procurement with effect from 11-10-1978 during the year 1978 and this time 10 districts with their 40 tahsils have been brought under this programme.

This sample societies could muster a procurement of 14,977 quintals for Rs. 25,73,729. T.D.C. had advanced to them Rs. 12,76,500/- (49.59 percent) to effect this procurement.

Since, successive advances are given to the ACSs on satisfaction of full utilisation of the previous advances, we cannot say that ACSs were advanced less money. All these societies are yet to receive their amounts of commission after the settlement of accounts in this matter between the societies and the T.D.C. and this settlement although in progress is definitely protracted as far as commission for the year of 1977-78 is concerned. As regards commodities procured, it is seen that quite a substantial quantity belongs to the category of agricultural produce. The procurement of forest produce like hirda, gum etc. although prescribed for the areas, does not seem to be satisfactory and effective.

Activities and their significance

Table No. 8 gives us an idea of the activities run by these societies. We have noted in Chapter II a long list of activities which the planners have visualised to be started by the societies with a view to be extensive and intensive enough to facilitate the process of removal of exploitation especially through purchase and sale activities.

The sample societies have started on the whole three activities so far. Some of them have combined the three into two. Some have started only one activity. The three activities are namely, ration-shop, kirana-shop and cloth-shop. Some three of them have also engaged themselves in dairy activity.

If viewed these activities as separate from each other, it is noticed that the total turnover for ration-shops run by 7 ACSs is Rs. 3,60,680/- giving an average of Rs. 51,526/- per society. It means nearly 0.5 lakh. It is quite significant. However, out of 5 ACSs one shows losses in running these activities. On the whole, they show profits. Secondly, the same 7 ACSs have also run the Kirana-shops, with a total turnover of Rs. 3,16,679 giving an average of Rs.45,239 per society. Of course in this data, one society's turn-over for cloth-shop is included. Taking it out with hypothetical figure, we may say, that the average turn-over may be Rs.45,000 per society. Three show profits and four show losses in this activity.

Thirdly, 7 ACSs have been running cloth-shop, where the total turnover comes to Rs. 6,25,987 giving an average of Rs.89,424 per society. Here also, one society's turnover includes that of ration-shop. Taking that out on a hypothetical basis, the average may be Rs.89,000 per society. It is very impressive, However, 3 out of 7 show losses in this activity. Forthly, as said earlier, three societies have also been engaged in the dairy activities with a total turnover of Rs.6,86,677 giving an average of Rs.2,28,893 per society. One shows profit of Rs. 22,000, the other shows a loss of Rs. 647. The third case is doubtful as the data received is apparently inconsistent for reciprocity of profit to turnover. So we do not say anything in its case.

However, besides the above 4 activities, there are few ACSs in the sample which have undertaken some other activities of service type. For example, 1) ACS Madh seems to have undertaken a contract of road-constructing giving seasonal employment to 150 members involving a turnover of Rs.8,500.

(ii) ACS Karanjali has recently got the agency business in cement and kerosine. It has assisted 8 tribal members by distributing Rs.19,100 for land development. It has distributed fertilizers to 588 members involving Rs. 35,000/-. It has received a loan of Rs.24,000 for its members to purchase cows for them. This society owns its godown besides one completed under the scheme of the Co-operative Department. It has also distributed Rs. 88,800 as loans for purchase of bullocks. The activities of this society are growing at a good rate.

(iii) ACS Mulher has distributed materials useful for agriculture to 171 tribal and 200 non-tribal members in July, 1978.

(iv) ACS Shshapur has assisted through loans to 300 tribals and 2,500 non-tribals towards development of their fishery.

Taking into account their activities other than the ration, cloth, kirana shops and dairy it is seen that the ACSs have not generally paid due attention to engaging themselves in various other needed activities suited to their local needs. Moreover, all of them do not show profits. It is also worth going into details whether these profits can survive if due percentage of over-head expenses figures in the assessment of the exact financial position.

(v) Lastly, we deal with the over-all financial position of these societies.

Overall financial position

Outstanding arrears position

Table No.9 shows that Rs. 37,49,386 are the outstanding arrears of loan amounts with the 8 societies, (Rs. 4,68,673 each) local needs. Moreover, all of them do not show profits. It is a very big amount (Rs. 4.68 lakhs each) probably mostly on account of their inheritance from the merged societies. It means, each society has an outstanding arrears to be paid to the extent of an average of Rs.4.68 lakhs. It is mainly on account of short-term loans.

Table No.10 explains the loan amounts due from their members and their over-all financial position. 8 ACSs shows dues of Rs.43,15,126 for their short-term loans giving an average of Rs. 5,39,391 per society. 7 ACSs show a total of Rs. 5,66,441 for their medium-term loans giving an average

of Rs. 80920 per society. 4 ACSs show a total of Rs. 12,77,511 for their long-term loans giving an average of Rs. 3,19,378. Thus, on the whole all of the 8 ACS show a grand total of Rs. 61,59,078 due arrears giving an average of Rs. 7,69,885 per society (Rs. 7.69 lakh each).

Overall loss position

Four ACSs out of the above 8 ACSs have stated to be in over-all loss position. Their figures of losses are - Rs. 90,548, 71,153, 90,785 and 1,26,391, giving a total of Rs. 3,78,877 and an average of Rs. 94,716 per society. Taking into account the loss of the fifth society, the total loss comes to Rs. 3,93,200 giving an average loss of Rs. 78,640 per society. For want of data for the remaining sample societies, we cannot generalise. But the average of the five ACSs in the sample definitely speak ill of the to-day's financial position of many such societies, although we know it is a legacy much inherited.

Table No. 3 showing the particulars of financial assistance received by ACSs from sources other than Co-operative Department.

Sr. No.	ACS at	Purpose	Year	Amount Rs.	Tribal Development Corporation	Purpose	Year	Amount Rs.	Grand Total
1.	Madh	Crop Loan		69,065	Consumption Finance	78-79	1,32,275	4,500	2,05,840
2.	Shimoli	"		5,78,810	"	"	32,650	6,750	6,18,210
3.	Karanjali	"		2,36,700	"	"	1,82,636	-	4,19,336
4.	Mulher	Short-Medium term loans including consumption Finance.	77-78	1,68,454	"	"	95,672	-	2,64,126
5.	Khandbara	Short-Medium from loans	78	4,76,231	"	"	91,870	-	5,68,101
6.	Wavad	Crop loan	77-78	4,71,320	"	"	1,11,956	-	5,83,276
7.	Shahapur	"	78-79	68,381	"	"	1,19,295	10,000	1,97,676
8.	Chinchoni-Botoni	Cons. Finance and General	-	3,07,988	"	"	55,400	88,403	4,01,791
9.	Tarubanda	Crop loans and Cons. Finance	77-78	1,75,034	"	"	26,250	-	2,01,284
10.	Dewada	Gen. & HYVP		22,86,110	"	"	-	-	22,86,110
	Total			48,38,093			84,8004	59,653	57,45,750

Thus, on the whole all of the 8 ACS show a grand total of Rs. 61,59,078 due arrears giving an average of Rs. 7,69,885 per ACS.

Table No. 4 showing the particulars of loans distributed by sample ACSs.

Sr. No.	Short-term & Medium term loans by Banks		Construction Finance by T.D.C.		N.C.D.C./Cash credit		From known funds	Total of Cols. 3+5+9
	Amount	Members	Amount	Members	Amount	Members		
1. Madh	69065	68	132275	814	4500	8	201340	223
2. Shirnoli	258665	456	32650	271	(Sanctioned NCDC) 6750	8	8850	305
3. Karanjali	187700	441	182336	1355	(Sanctioned NCDC)	8	370336	206
4. Mulher	164522	920	95672	840	-	-	260194	147
5. Khandbara	618828*	1478	91870	831	-	-	710698	*all loans including from Banks.
6. Wavadi	471320	384	111956	1146	-	-	583276	381
7. Shahapur	76076	215	119295	1104	10000 (cash credit sanctioned)	-	195371	148
8. Chinchoni-Botoni	346391	482	55400	506	-	-	401791	407
9. Tarubanda	172034	-	26250	241	-	-	198284	-
10. Dewada	367328	236	-	-	-	-	367328	1556
Total	2731929	4700	848004	7108	22250	8850	254 3688783	N.C.D.C. Loan is not included.

Table No. 5 showing the particulars of Consumption Finance distributed by sample ACSs under the Scheme.

Sr. No.	ACS place	ACS Recommended			T.D.C. Sanctioned			Distribution by ACS			Total C.F.
		Members	Amount	Rs.	Members	Amount	Rs.	Commodities	Value of	Cash	
1	2	3	4	5	6	7	8	9	10	11	
1.	Madh	421	42100	374	37400	Rice, wheat, sweet oil.	354	-	-	35400	
		593	145750	348	87000	Chilly	315	-	-	78750	
		92	11500	170	21250	-	145	-	-	18125	
		1096	199350	892	145650	-	814	115482	16793	132275	
2.	Shindri	253	25800	253	25800	Wheat, rice, sweet oil and chilly	218	-	-	21900	
		85	21250	85	21250	-	33	-	-	8250	
		54	6750	54	6750	-	20	-	-	2500	
		387	53800	387	53800	-	271	24385	8265	32650	
3.	Karanjali	1542	134240	1342	134240	Rice, wheat, cloth and chilly	1121	-	-	-	
		593	123648	416	103498	-	75	-	-	-	
		376	43000	171	20815	-	159	-	-	-	
		2511	300888	1929	258553	-	1355	136678	45958	182636	
		411	41102	411	41102	wheat	400	-	-	39991	
4.	Mulher	382	74597	342	74597	-	342	-	-	50145	
		260	29090	260	29090	-	98	-	-	5536	
		1013	144789	1013	144789	-	840	71275	24397	95672	

inus, on the whole all of the 8 ACS show a grand total of
 Rs. 61,59,078 due arrears giving an average of Rs. 7,69,585
 per society (Rs. 7.69 lakh each)

1	2	3	4	5	6	7	8	9	10	11
5. Khandbara	LL	636	63700	637	63700	Wheat and chilly	629			61991
	ND	158	31600	158	31600		106			20585
	D	144	15120	144	15120		96			9294
	T	939	110420	939	110420		831	69116	22754	91870
6. Waved	LL	1116	104940	116	104940	Wheat, other food	1102			
	ND	24	4800	24	4800	grains and chilly	24			
	D	41	6300	41	6300		20			
	T	1181	116040	1181	116040		1146	1197205	14751	111956
7. Shahepur	LL	838	83800	838	83800	Udid, cloth and	801			
	ND	241	41150	241	41150		215			
	D	88	8800	88	8800		88			
	T	1157	133750	1167	133750		1104	83507	35788	111295
8. Chichoni	LL	418	41800	415	40125-38	Jawar, cloth	381			37204-65
	ND	38	9500	38	9315-62	salt & chilly	28			6675-74
	D	113	14125	113	13860-40		97			11519-90
	T	569	65425	566	63301-40		506	38276	17124-00	15400-00
9. Tarubandu	LL	298	29800	298	29800	Rice, other food	210			21000-00
	ND	32	8000	32	8000	grains, cloth, salt	11			2750
	D	118	14750	118	14750	and chilly	20			2500
	T	448	52550	448	52500		241	18375	7875	26250
10. Dewada	LL									
	ND									
	D									
	Total	9311	1177012	8522	1078853		7108	654299	193705	848004

LL } Scheme not applicable
 ND }
 D }

*

*

*

Table No. 6 showing particulars of loans given for unproductive purposes by ACS (Other than Consumption Finance).

Sr. No.	ACS at	Kind of loan	No. of members		Loan amount Rs.		Remarks
			Tribal	Non-tribal	Tribal	Non-Tribal	
			Total	Total	Total	Total	
1.	Madh						
2.	Srinoli	For purchase of blanket (ghongdi)	239	15	8110	740	8850 One ghongdi was given in kind.
3.	Karajali	For marriage celebration	13			5006	5006 For marriage
4.	Mulher						
5.	Khandabara						
6.	Wavad						
7.	Shahapur						
8.	Chichoni-Botoni	Security loan (Taran)	3		400		400
9.	Tarubanda						
10.	Devada						
Total			256	15	8510	5746	14256

...

Thus, on the whole all of the ACSs show a grand total of Rs. 61,59,078 due arrears giving an average of Rs. 7,69,880 per society (Rs. 7.69 lakh each).

Table No. 7 showing the particulars of monopoly/voluntary procurement done by ACSs on behalf of TDC.

Sri. No.	ACS at	Period	Commodities procured	Weight Qnls.	Value of procurement Rs.	Advances received from TDC Rs.	Profit by way of commission Rs.
1.	Madh...	78-79	Rice, Jawar, paddy, varai, udid, groundnuts, khurasani, hirda	3113	5,63,310	-	-
2.	Shikoli	78-79	Groundnuts, Khurasani, rice, paddy, udid, jawar, varai	1570	4,05,240	4,55,000	4052
3.	Karanjali	77-78	Paddy, varai, udid, kharasani, nagli, groundnuts.	6196	8,03,364	79,500	9000
4.	Mulher	78-79	Jawar, udid, groundnuts, harbara etc.	163	26,278	nil	-
5.	Khendbara	15-10-78 to 15-12-78	Groundnuts, udid, tur, jawar, mug, paddy, harabara and wheat.	2161	5,50,379	5,30,000	-
6.	Msvad	1-9-78 to 31-11-78	Groundnuts, jawar, udid, wheat, tur, dadar, harbara.	1052	1,45,620	1,45,000	-
7.	Shahapur	78-79	Nagali, varai, gum, mohari	620	68,275	58,000	-
8.	Chinchoni-botoni	-	Procurement just started	No experience	no figures.	-	-
9.	Tarubanda	19-10-77 to 31-12-77	Jawar, rice, paddy, udid, til, chilly, mug.	102	11,273	9,000	1042
10.	Dewada	-	No procurement	-	-	-	-
Total				14,977	2,53,729	12,76,500	-

Table No. 8 showing particulars of activities started, turn-over, profit-loss of ACSs.

Sr. ACS at No.	Ration-Shop.		Kirana-shop.		Cloth-shop.		Other activities.	
	Ration shop.	Profit/loss.	Turnover.	Profit/loss.	Turnover.	Profit/loss.	Turn-over.	Profit/loss.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Madh.	14000	1626 P.	58540	620 L.	-	-	Dairy 680595	22000 P.
2. Shirnoli.	65872	555 L.	82803	2557 L.	49439	1128 P.	-	-
3. Karendali.	216015	3910 P.	48713	810 P.	66038	3286 P.	-	-
4. Mulher.	-	-	-	-	124659	1416 L.	-	-
5. Khanchhara.	21529	71 P.	43108	2823 L.	53433	305 L.	Dairy. 2750	647 L.
6. Wavada.	12742	270	6060	2111 L.	-	-	Dairy. 3302*	4136
7. Shahapur.	-	-	-	-	20000	1076 P.	-	-
8. Chinchoni-Botoni.	16040	-	44070	-	16962	-	-	For all three activities profit of Rs. 11639.
9. Tarubanda.	14482	-	33403	-	-	-	-	For Both activities profit of Rs. 2223/-.
10. Decada.	-	-	-	-	142456	328 L.	-	-
						(Including ration shop.)		
TOTAL:		360680	316679	625987	686677			

Table No.9 : showing the particulars of loan amounts outstanding with the ACS.

Sr. No.	ACS at	Kind of Loan.	To be repaid to and amount.	by the year.
			Government.	Bank.
1.	Madh.	Crop loan.	308704	1977-78.
2.	Shinoli.	Kharip loan.	556777	"
3.	Karanjalli.	Kharip loan.	755500	"
4.	Mulher.	"	NIL	"
5.	Khandbara.	Kharip loan.	276382	"
6.	Mavad.	"	499672	"
7.	Shahpur.	"	"	"
8.	Chichoni-Botoni.	Short-term Small-holders Consumption Finance etc. Member-loan (C.B.)	187431	"
9.	Tarubanda.	"	159528	"
10.	Dewada.	Short-term-medium term loans, ceiling, HVP etc.	1005442	"
	Total		3749386	

Table No.9 showing the particulars of loan amounts outstanding with the ACS.

Table No. 10 showing the positions of loan-amounts due from members and overall financial position

Sr. No.	Acs at	Outstanding loans from members.			Total.	Remarks.	Overall profit-loss position 77-78.
		Short-term.	Medium-term.	Long-term.			
1.	Madh.	430095	-	-	430095	-	-
2.	Shinoli	1217763	39255	-	1257718	-	-
3.	Karanjail.	366404	70800	136600	573804	-	-
4.	Mulher.	286690	33145	-	319835	-	-
5.	Khandbara.	454038	22193	142597	618928	90548 Loss.	-
6.	Waved.	767513	103066	25866	896445	71153 Loss.	-
7.	Shehapur.	-	-	-	-	14383 Loss.	-
8.	Chichoni-Etoni	112513	5939	-	117457	90785 Loss.	-
9.	Tarubanda.	111518	5939	-	117457	90785 Loss.	-
10.	Dewada.	661105	291343	972448	1944896	126391 Loss.	-
	Total.	4315126	566441	1277511	6159078		383200
	Average.	539391	80920	319378	769885		78640

Chapter VFINDINGS AND SUGGESTIONS

At this stage it would be a premature attempt if we try to evaluate the functioning of ACS movement which we know has taken its roots and is in its preliminary growth stage. We may even say that it is not in its stage of "teething-troubles", because two year's of life to a child may give him this trouble, but two year's standing to an institute with a long life may not give it the same trouble so early. Here we presume a long life to the ACSs. Let us hope its organisational design and developmental direction may change with needs and experiences, but it will get a long life for the process of removal of exploitation of the weaker sections in the tribal area is a long process with steady achievements in a democratic planning process. So, two year's average standing do not allow us a deeper probe into its achievements and failures. Such deeper probe with a real evaluative object may perhaps be a necessity after at least 5 to 6 years from now and it would be still more worthwhile after 10 years from now, unless there are any radical changes in the frame-work and objectives of ACSs.

However, at the same time, it is essential in case of a new agency to study its organisational and developmental potentiality much in its initial stages, of growth, study its potentials strengths and weakness, study its direction of growth, study its impediments to growth and arrange for its further growth in the light of the initial experiences so that we need not be caught unawares at a later stage on the weakness it began to suffer from the beginning and the issues that arose out of it. It should not be too

late to mend matters. Prevention is always better than cure. Regulation and Control need to be simultaneous with planning and Direction. From this view point, this kind of study with its evaluative tinge is also a necessity at this initial stage of our ACSs. We hope this would clear the compass of our study.

We intend to encompass in our findings and suggestions topics like organisation of ACSs, their development, factors affecting the economic viability, strength and weaknesses of ACSs, their impact so far etc.

(A) ORGANISATION :

Chapter III deals in details with the work so far done for the organisation of ACSs in the State. So here, we summarise it to enable us to state our observations and suggestions.

COVERAGE :

258 ACSs have been organised in 13 districts of Maharashtra with their 48 tahsils in which the State has predominant tribal population. Annexure I gives us the places of these ACSs their tahsils and district for our information. Their operational area is within the Tribal Sub Plan Area earmarked by the State. This area has brought 6426 villages and 10 towns within its fold. They cater for the tribal population of 19.02 lakhs along with other non-tribals. Their total membership by the end of December, 1978 is 2,71,918 of which 1,96,143 (72 per cent) are tribals and 75,775 (28 per cent) are non-tribals. They can cover nearly 4,40,954 khatedars. The campaign to enlist more and more khatedars and non-khatedars is taken up in its sincerity from the very beginning and it is planned to be a phased programme to achieve the target upto 1980. They have started 243 branches

and are running 388 ration, kirana and cloth shops. Their turn-over for 1976-77 was Rs. 35 lakhs and for 1977-78 it was Rs. 58 lakhs.

From this account of coverage, it is evident that the drive of tribal membership is in process and the target is not achieved. This gigantic task is fulfilled 51 per cent within the last 2½ years because taking into account the estimated 3.80 lakh advasi families the target of membership comes to 3.80 lakh tribal membership is covered so far. The State government has planned to fulfil the target by 1979-80.

Regarding the adequacy of the number of ACSs to the requirement of the population of their area (the yardstick is 12500 population for one ACS) it can be said that 258 ACSs go to cater 32.25 lakh population. The total population which the Sub Plan Area covers is 34.71 lakhs. So, statistically 2.46 lakh people remain uncovered which means they may require still more 19 to 20 ACSs. But this is the statistical requirement in principle. In practice, 258 ACSs are adequate to the requirement of the area in question because some ACSs cover more than 12500 population or we suggest that the matter may be studied and exact requirement may be worked out.

Regarding the adequacy of branches, it is seen that the movement is lagging much behind and leaves much to be done at a faster pace. Because the total number of 243 branches of 258 ACSs shows that statistically nearly three-fourth ground is uncovered. The State Government has planned to start 258 more branches by June, 1979. It is a phased programme. But this is quantitative assessment of the matter. The progress is further unsatisfactory when we observe that many of these opened

branches are qualitatively and functionally not up-to-date. It is observed that some ACS. have some branches shown on paper and in practice, they have no branch office, record, personnel or business activity there, except that during monopoly procurement they are likely to keep purchase centres there. Of course it is also understandable that these branches would in practice really develop only with the development of the ACS. with its activities and fulfilment of requirements of personnel to man them.

Amalgamation of old societies

A total of 1762 old primary credit societies were required to be amalgamated into the 258 ACSs. This process is complete in case of 1062 old societies. It is partially complete for 471 such societies, while amalgamation process is handicapped in case of 229 such societies due to government orders. We had a case study of Nasik district in this connection and it was seen that some of the old societies in the area could secure stay-orders to the amalgamation orders of the Co-operative Department.

Statement showing the tahsilwise position of stay-orders in Nasik District

Sr. No.	Tahsil	No. of ACS in the Tahsil affected by stay-order	No. of societies which secured stay-order
1.	Kalwan	10	40
2.	Baglan	2	6
3.	Dindori	8	18
4.	Igatpuri	8	9
5.	Nasik	4	7
	Total	32	80

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The main reason prompting these old societies to go to the court is that the population of villages in their operational area has been more than 50 per cent non-tribal. So out of 268 total societies to be merged in 46 ACSs, 80 have managed to secure stay-orders.

This fact is to be noted as response of some of the old societies to the movement. It shows the Department had significant difficulties in the initial stages to organise the 250 ACSs. and it faces even in future the problem of tackling this legal and other type of question.

The problem assumes gravity when we know that for want of completion of amalgamation process of pending cases, the present ACSs in which the amalgamation is awaited face a situation of remaining not viable economically for an uncertain period. Uncertainty lurks over them affecting their growth and development. Future may perhaps reduce the number of present ACSs, if stay-orders are confirmed. The alternative which may possibly be considered will be in treating some of the old societies as ACSs. We can not say anything definitely.

The independent administrative machinery of Cooperative Department created in the concerned districts for the formation of ACSs mainly through amalgamation process seems to have done a significant job in the matter, though it faces a challenge of the unfulfilled task. Good understanding and imagination is required to solve the problem.

Propaganda :

After the registration of ACSs. the Manager and the members on the Committee have arranged formal

and informal meeting at various villages in the operational area.

The date reveals that the number of such propaganda meetings held range from 6 to 26. However, the expected participation of the Committee members is in practice not significant. The meetings to which they attended actively, range from zero in case of some ACSs to 10 in case of others. The burden of responsibility lay more on the managers, who are found to have participated in meetings ranging from 9 to 26. We can't prescribe an optimum number of such meetings to really effective. Even then, the data shows that the personnel had to exert more than the non-officials. The ideal is that non-officials should lead the campaign with the help of staff. The position revealed by data makes out a case to be taken care of in framing the syllabus for the training of non-officials in the movement.

Suggestion :

It is suggested that the training programme for non-officials of ACSs at the Cooperative Training Centres should give due place in the syllabus to the need and effective techniques of propaganda of ACSs. in the area. Secondly, audio-visual propaganda suited to receptivity of the tribals and others in the area and suited to the requirements of ACSs need to be devised forthwith and assigned to suitable agency with a view to explain easily and quickly the benefits of the ACSs to the prospective members and with a view to strengthen the confidence of those who are members. But publicity and developping of ACS should not have a gap in them. The propaganda should also aim at dispelling the doubts of non-tribals or their misgivings about the ACSs, since it is felt that non-tribals

or their misgivings about the ACSs, since it is felt that non-tribals feel alienated from the ACS. They bear a dormant apprehension that ACS is not for them.

Managing Committees and staff of ACSs

As visualised, ACSs were formed by constituting Managing Committees by nomination. All the ACSs in the sample have seven nominated committee members except wavad which has five. The sample reveals that 86 p.c. tribals are on the committee. This p.c. is cent percent in the half the number of ACSs in the sample. We can say that the samples show a substantially significant proportion of tribals on the committees. One principle of dominance of tribals in the management of the affairs of ACSs, has been observed in nominations for three years. Also, so far, 216 office-bearers have been duly trained through 22 short-term training courses at various Co-operative Training Centres during the two years of 1976-77 and 1977-78.

All the ACSs have been provided with Managers. It is seen that 206 Managers and Accountants have been deputed on ACSs to manage them in the initial stages. Details are given in Chapter III. 171 Managers and 120 Accountants were recruited trained and posted on the ACSs. 91 Managers and 138 Accountants are proposed for training.

The Co-operative Department has successfully managed to arrange with the help of other agencies like supervisory unions and banks and its own personnel to depute the Managers and Accountants and also simultaneously to arrange for recruiting and the training of the personnel as Managers and Accountants. By giving 3 months and 2 months training respectively to them and thereafter posting them. This endeavour has certainly helped to equip the infant organisations

in their growth. Similarly, the Department moved swiftly to give the ACSs their Committees.

However, during the study, many Managers complained about the adequacy and efficacy of the training given to the recruited Managers. Some of the probationers agreed that their training component leaves much scope for improvement and they experience lack of confidence despite their 4 to 5 month's probation period.

Suggestions : It is therefore suggested that the training programme of Managers and Accountants at the centres need to be suitably revised and oriented to the practical work at the ACSs. For this we suggest that :-

(i) During training sessions for Managers the training may be placed with convenient ACSs to undergo practical work with them for at least one month.

(ii) They should study the various registers and proformas and work over them under the guidance of Managers. They should attend the meetings of the Managing Committee. They should be asked to undergo supervision work of branches and collection centres.

(iii) They should prepare notes on the economics of the various activities run by two ACSs.

(iv) They should engage themselves in propanganda work in 5 villages at least in the operational area of one ACS.

(v) They should, in particular study the Monopoly Procurement programme in its theoretical and practical aspects at the ACSs and submit a short report on their observations.

(vi) They should be given practicals in posting the various entries in relevant registers regarding sanctioning of loans and recovery of loans and day-to-day cash-credit transactions.

The above are indicative and not exhaustive suggestions. The intention behind this stress on practicals is to imbibe more confidence in the trainees and prepare them effectively for their probation period.

The present depute managers do not in general seem to be very happy with the enthusiasm and efficiency shown by their probationary managers. At one ACS they advised the probationer to leave the job as they did not find him suitable. He was relieved after six months. Moreover, it is a question whether those recruited have aptitude for the job.

Our data, further shows that the position of appointment of Accountants on deputation in ACSs is comparatively less satisfactory than that of Managers. It has been told to the Researcher that majority of the deputees for the posts of Managers and Accountants are asked to go on deputation. They were not inclined for deputation.

Suggestion :- It is, therefore, suggested that posts of Accountants whenever not filled, need to be filled in invariably and immediately either by deputation of willing personnel or by probationer accountants.

In this connection, we refer to the ensuing arrangement of creating a cadre of Managers on the establishment of T.D.C. from which Managers will be deputed to ACS (without deputation allowances). In one way, this would be a satisfactory arrangement because of two things - 1) Security of job, and

2) Opportunities for promotion in T.D.C. But from the another point of view which we have explained later on in this Chapter, owing to their allegiance to T.D.C. and security of job, it would be worth to ponder over their allegiance to the ACS for its development with required devotion and hard-work. It is also not known what the response of ACSs is to this decision of government. They have no federal structure to respond for their needs, and although they are co-operative institutions of independent identify, they are at present not matured to respond to such arrangements.

So far as nominating the Co-operative officer, Bank Inspector and the Extension Officer, the provisions are met with. The provision of providing trained accountants as probationers is also unsatisfactory compared to that of Managers.

We have observed in the IVth Chapter that the present position of appointment of supervisors is anomalous with the number of branches opened, so far as sample ACSs are concerned. Secondly, posts like Assistant Manager and Secretary are filled in by some ACSs in the sample. They are at liberty to create posts provided they do not expect financial aid on their pay and they can afford them financially. The pattern, however, do not provide for these posts. The position regarding appointment of clerks is anomalous with the number of branches of sample societies. This is further serious when many of the branches are on paper today.

As regards the appointment of Agricultural Assistant and Veterinary Stockman, only 2 out of 10 sample ACSs have appointed the former while all have not appointed the latter. But the position is reasonable at the present stage on two grounds. Firstly, activities suitable to their appointment have not

developed so far and secondly, government's policy to spare these technical personnel on deputation at only those places where their services are really required is correct taking into account the dearth of technical hands and unwillingness in general in these persons to serve on deputation.

Data further reveals that many ACSs have appointed salesman (3 salesmen on an average for one ACS). Activities of some show profits and some show losses. The position is not very clear to comment. But it is true that barring an exception of few in the State, many of such societies may not show profits in the concerned activities, if the remunerations of the salesman is accounted for, for the purpose of calculation of net profit and loss.

As regards watchmen, it is seen that they are appointed by some ACSs whose godowns are not constructed.

Graders have been provided by T.D.C. to ACSs which are engaged in Monopoly Procurement programme. ACSs are of the view that the present arrangement of Graders should continue.

Suggestions :- It is suggested that : (1) The anomalous position of appointments of supervisors, clerks and watchmen need to be regulated in the financial interests of the ACSs.

(2) In no case, posts of accountants vacant at some ACSs need to be kept vacant. The training programme for accountants may be strengthened to that effect.

(3) The decision of government to depute Managers drawn on T.D.C. cadre on ACSs, although befitting to the present short-term situation in the initial stage of growth

of ACSs need review for its long-term impact on the development of ACSs in a true democratic manner.

(4) The syllabus of training programme for Managers may be revised in the light of the six suggestions made above.

(5) The training programmes for Managing Committee members of ACSs has a definite utility for fulfilment of the objective of creating enlightened tribal leadership for the ACSs, and hence they need to be continued without interruption, and they may be oriented among other things in the proper techniques of propaganda.

Perspective of the organisational structure of ACSs in the near future

The present position of inter-links of ACS with government and non-governmental agencies for various purposes such as registration, affiliation, direction, control, financing and coordination is depicted in a chart No.1 provided at the end of the second Chapter. It shows that since the ACSs movement is in its infant stage, no organisational structure of the ACSs with its middle-level and apex-level units have formally come into existence so far. For example, in case of Forest Labourer's Co-operative Societies in Maharashtra, the thirty years of evolution have brought out for them the District Federations as middle-level units and State Federation as the Apex level unit. The need for District Federations in their case was felt after nearly 12 years with the expansion of the movement. Thereafter, a State Federation became a felt-necessity. To-day these societies have a State-wide organisational structure with division of labour at its different unit-levels.

Need for an organisational structure

We have seen that in the history of the movement of forest labour co-operatives, a federal structure of organisations slowly was evolved and developed. The point to ponder at this stage of the movement of ACSs. is that sooner or later they too may require some kind of state-wide organisational structure. Is it there today? It it visualises ? These questions are to be answered. It is worthwhile for planners and Administrators to give their thoughts to this organisational aspect of ACSs in the State.

The ACSs are part of the wider democratic organisation for socio-economic activities of the people in tribal areas in general and of the weaker sections in particular. We intend to let them grow and develop on democratic lines with the help of predominant active participation of members and their enlightened leadership which we wish to train. If so, our ACSs have not only the business-goals but also the educational goals. The latter goal can best be achieved through a Federal structure of organic nature and not through the unitary arrangements where, although at one end, they are co-operative institutions from within, they are wholly or partially dictated by government or semi-governmental agency from outside and are dependent on the decision-making of others for fulfilment of their needs of supervision, training, finance etc.

The structural characteristics of the organisational frame of any kind of co-operatives have a strong impact on the development of the bottom level units in it. For example, the forest labour co-operatives are organic and federated in character because the various units in the structure are

interconnected by common membership. It means membership of the primary forest labour co-operative society is the basic to become member of the District Federation and also of the State Federation of their societies. They automatically become their members and can participate effectively in their affairs.

This organic and federal link is very important for institutions in a democracy. It ensures that the decisions of these bodies are relevant to the needs and problems of the primary units. Their decisions are oriented to the aspirations of the primary units and the representatives of the primary units reflect their needs in taking decisions at the upper federal structure. This promotes coordination among the activities. Activities of units at various levels are supplementary and not competitive to each other. The decisions of the upper units have to safeguard the growth and independence of the primaries.

Secondly in a federal structure, we find definite demarcation of responsibilities among various units. For example, the primary forest labour cooperatives are responsible for exploiting coupes, payment of wages, maintenance of accounts enrolment of membership, holding meetings etc. The inter-faceted areas of function among the societies such as allotment of coupes, negotiation of wages, arrangement for loans, training of personnel etc. have been the responsibility of the District Federations. This is useful, as it reduces conflict and provides an arrangement to mediate in disputes, among primaries. The District Federations also organise common services like creation and maintenance of cadre of staff, holding of conferences, providing of consultancy services etc. to the primaries. This promotes economy and efficiency of the primaries. Coming to the Apex level, the inter-faceted areas among the District

Federation like development of forest-based industries, conduct of research etc. have been the responsibility of the State Federation. This helps the District Federations as well as the primaries.

Thirdly, the federal structure witnesses the extensive delegation of authority to the units regarding areas to which they are directly responsible. The primaries have authority to manage their affairs and the higher units do not interfere. This has salutary effects on the whole federal structure.

Fourthly, activities of the various level units are governed by a defined system of rules which define task responsibilities, authority and inter-relationships among them and the office-bearers.

Now, taking the above said attributes of the Federal structure into account, and their translation in the cooperative type organisation like forest labour cooperatives, cooperative banks and other cooperative institutions, the planners and administrators of the ACSs may have to think in terms of efforts to involve such federal structure for the ACSs also. The arrangement of levels may perhaps be slightly different from the one we witness for the forest labour cooperatives. It depends on the factors like number of primaries in a district, the topography of the area, and other conveniences. At the same time, while pondering over the nature of the organisation, we may have to think of the experiences of such federal structures.

How far M.S. Cooperative Development Corporation can be developed as the Apex Unit for the ACSs

Recently the Maharashtra State Cooperative Tribal

Development Corporation has been reorganized and its administration streamlined with a view to enable it to function as an Apex Body of the ACSs, particularly in the field of marketing. Under the Tribal Sub Plan, it has begun to play a vital role for the uplift of tribals in general and for assisting the ACSs in particular in ensuring removal of exploitation of the tribals through implementation of the programme of monopoly procurement and the scheme of Consumption Finance. Besides, the distribution of agricultural inputs such as fertilizers, seeds, insecticides, agricultural machinery is also under the consideration of the Corporation.

Thus some programmes of the State Government are being carried out by the Corporation through the ACSs and some others are in the offing. The ACSs have been advised to seek affiliation of the T.D.C. to facilitate ensuring their inter-relation in the implementation of these programmes. It has been told that 198 ACSs have obtained membership of T.D.C. so far and there are 2 member-representatives on the Executive Committee of the T.D.C. At present, the ACSs are working as sub agents of the Corporation which itself is the chief agent of government for monopoly procurement. It is evident that this inter-relationship of ACSs and the Corporation is not visualised to be transitory but permanent. So, in this context, we have to examine how far the Corporation can be developed as an Apex Body for ACSs taking into account the necessity of a federal structure for ACSs.

Referring to the constitution of the Corporation and its bye-laws, it is seen that it is a major class "General Society" as defined in Section 2(15) of the Maharashtra Cooperative Societies Act, 1960. It is a particular class of society registered under the said Act.

It is named as the Maharashtra State Cooperative Tribal Development Corporation Limited and its area of operation is the whole state. Its main objective is to be an effective instrument for the removal of the economic exploitation of the tribal farmers, tribal artisans and tribal landless labourers.

The membership of the Corporation is extended to :

- i) ACSs, Forest Cooperatives Societies and any other class of primary cooperative societies in the Tribal Sub Plan Area, by granting them "A" Class membership.
- ii) Government, semi-government, local bodies, public undertakings, Apex Bank, Apex Marketing Federation and central financing agencies by granting to them "B" Class membership, and
- iii) Cooperative societies which are not eligible vide bye-law No. 18, by granting them "C" Class membership without voting rights and right to participate in the Management of the Corporation.

It is seen from the above position that the Corporation extends its effective membership to ACSs and other cooperative societies also, although their objectives and functions may not necessarily be identical with those of the ACSs.

Secondly, looking to its Board of Director, it is constituted of 23 Directors out of which 15 are nominated by government including the chairman and the vice-chairman of the Board. Out of the remaining 8 Directors, who are elected, 1 Director is the elected representative of the affiliated various types of cooperative societies ("A" class members) from 13 specified districts. It means, some (indefinite) number of Directors from these 7 may represent the ACSs in the State. Their number may range from 1 to 7, which is likely. Even if ACSs may have 7 representatives, their voice will be 7/23rd in the Board of Directors.

Thirdly, the Executive Committee at this Apex level

comprises of not more than nine Directors appointed by the Boards of Directors and taking into account the constitution of these nine Directors, it does not guarantee by constitution the appointment of one or two or three Directors who represent the ACSs.

Fourthly, looking to the objects of the Corporation, its main objective is to work for the tribals, while the objective of ACSs is to work for those who are its members.

Fifthly, the bye-laws provide for opening of branches, sales depots or agencies in any part of the Indian Union or foreign countries. The regional offices are its district branches of administration.

Sixthly, in one way, the purpose of the Corporation and the ACSs is one - i.e. removal of exploitation. In that case, many of the functions of both are the same.

In the light of the above six observations, it is necessary to note that the bye-laws of the T.D.C. have necessary wanting provisions to enable it to develop as an Apex Body of the ACSs. It is essential that its bye-laws should have in-built provisions to lend it a good potentiability to develop as an Apex Body.

It is doubtless that any government department with its bureaucracy and red-type, with its personnel rarely motivated to the cause and with its staff coming in and going out frequently through transfers, might not deliver goods oriented to the business goal and educational goals of the movement for tribal development. Hence, one has to admit for the necessity of an organisation as an Apex Body which is less bureaucratic, more commercial and more technical and at the same time having more freedom for developmental work from bureaucratic,

control. This is desirable to attain successfully the business goals in credit and marketing, some developmental programmes for tribal development. Strict regimentation in carrying out the marketing activities in the tribal areas may not suit the cause of tribal welfare. More latitude in planning, organisation, direction, staffing, coordination, and control need to be given to this organisation, although close liaison with government is necessary through the chief officer preferably I.A.B. in the organisation. We intend to portray here two models in their broad outlines for the Federal set up of ACSs. The first model seeks to make a fruitful use of the T.D.C. in the set up. The two models are given mainly to initiate a discussion on the issue of Federation set up.

Model I :- For this model it would be worthwhile to have another restructuring of the present Tribal Development Corporation to mould it to function effectively as an Apex Body of ACSs. The wanting provisions will have to be considered and the objectives, functions and the constitution of the Board of Directors and of the Executive Committees have to be suitably changed, to secure the federal and organic link with the ACSs. While doing so, our experiences of the federal structures in cooperative sector need to be taken into account to avoid elements in a federal set up working less towards business goal. This precaution is necessary to avoid failure in general of the middle and Apex tier of the set up for operations in the interests of the bottom-level organisations, because, these two tiers have to be supplementary and complementary to the basic units at the village levels. Technically and financially they should be sound enough to promote the cause of basic units and help to develop them.

The following suggestions are offered in this connection. They are indicative and not exhaustive.

1) In the present circumstance, T.D.C. is the proper organisation to take up the role of the Apex Body, provided it undergoes another restructuring.

2) Objectives :- (i) T.D.C. may work not only for the tribals in the Sub Plan Area, but also for the effective members of the ACS in the Sub Plan Area.

(ii) It may function as an Apex Body in a federal structure of organisation. Expansion and development of Adivasi Cooperative Societies, promotion of their cause at government and non-government levels, guidance and help to develop processing and manufacturing small industries at selected basic units and at district places with the help of District Federation, financing to lower-level units through suitable programmes, developing, marketing intelligentsia and providing it to lower levels, to provide technical assistance, to carry out research etc. will be its functions.

Middle level units : There should be middle level or district level units in the federal structure with T.D.C. as the Apex Body. Its committees and their constitution may be the same as discussed in the second model, with a difference that the regional managers of T.D.C. (Government nominees) should act as members-secretaries of the Management Committees of the District Federation.

This District level or middle tier may supervise and guide the ACSs. It should recommend ACSs to other financing agencies. It should deal with all the problems of ACSs on their inter-faces areas. It should train the supervisory

personnel and personnel in administration and accounting.

(3) Functions :- The functions of T.D.C. As Apex Body are to be broader from those of other lower level units and accordingly its activities. Activities of units at various levels should be supplementary and not competitive to each other and they should be governed by a defined system of rules. There should be clear demarcations of powers and responsibilities among the units of the three levels.

(4) Constitution of Committees

(A) Membership :- The nature of composition of membership in the federal structure demands homogeneity of interests of the members, as dictated by the objective of the federated units. Forest Labour cooperatives have their own federal set up and although they too exist mainly for tribals, their functions and activities are not identical with those of ACSs. They need not be covered as units of the federal set up of ACSs. They may seek membership but their membership must not be effective to seek participation in evolving policy decisions and programmes. Similarly any other cooperatives other than ACSs in the Sub Plan Area must not be given effective membership as that of ACSs.

(5) Board of Directors :- The Board should have more than two-third majority of elected Directors as representative members of ACSs. The strength of nominees which is 15 at present may be suitably slashed to accommodate within the remaining seats which are less than one-third, with due provision of seats for financing agencies.

(6) The presiding Authority :- For general Body meeting (ordinary or special) the presiding authority should be the

chairman of the Board and in his absence the vice -chairman. Both of them need to be Director members of the ACSs only.

(7) Ex-officio Member-Secretary :- The Board should have a Managing Director who should be Ex-Officio Secretary of the Board. The Managing Director must necessarily be an I.A.S. Officer appointed by Government. This provision is necessary to maintain a desirable liaison with government and to safeguard the interests of plan priorities and objectives of planning. In his absence, the Deputy Managing Director will act as Secretary and he must be a permanent employee of the federation.

(8) Executive Committee :- It may consist of nine Directors drawn from the Board of Directors and as appointed on this committee by the decision of the Board of Directors. It should have more than two-third majority of Directors who are member-representatives of the ACSs. Due representation of financing agencies on the Committee is also necessary.

Thus, the above broad outline of the model of the Apex unit is based on the presumption that we have to make best use of the present prganisation of a State level working for the development of tribal areas and it is the T.D.C. at present.

Model II :- We can also think of another model on the presumption that we need not restructure T.D.C. any more and that we whould allow its growth and development on the same lines as visualised at present. It means, that it may go on working for elimination of exploitation of tribals in the tribal areas, implement some government programmes, act as financing agency to ACSs also and may set up its own processing and manufacturing units supplementary to the same programmes of any other federal set up of ACSs.

So according to this second model, we shall have only to associate T.D.C. substantively with the independent federal organisation of ACSs. For this model, T.D.C. must be involved at all the levels of any future federal structure which may in due course evolve, because if the present government programme of monopoly procurement and consumption finance continue, ACSs alone are the most suitable bottom-level organisations to collaborate with the Corporation, and also since both the ACSs and the Corporation stand for identical objectives, corporation can best rely on the ACSs and ACSs too will grow in their financial strength by their associations with the corporation.

The managing Director of the Corporation need to be associated as government nominee on the Board of Directors of the Apex Body of ACSs in their federal Structure. Besides he may also be appointed by the Board on the Executive Committee of the State Federation of ACSs. Similarly, the Regional Manager of the Corporation for the District need to be associated as representative member of T.D.C. on the general body and the Committee of Management of the District Federation. So also the Marketing Officer of the T.D.C. should be the representative member on the Managing Committee of all ACSs in the Taluka.

Today, it is pre-mature to say definitely at this stage about the objects and functions of the Apex Body and Middle level organisational body of the ACSs. But the necessity is being definitely felt today to set up the federal structure in the near future.

The following suggestions are made in connection with the future independent federal structure for ACSs.

State Federation

Its General Body may consist of (a) Representatives of ACSs in the State, (b) Representative of District Federation of ACSs, and (c) Representatives of any other co-operative societies in the Tribal Sub-Plan Area including T.D.C. with the objective of removal of exploitation.

It should have its Board of Directors and Executive Committee.

Officers of Class I cadre may be on deputation on the establishment of the federation so far as the Departments of Cooperation, Forest, Social Welfare etc. are concerned, to facilitate technical advice.

Board of Directors

It should consist of some Representatives of ACSs in the State (one each for each district concerned), Representative of each District Federation of ACSs, some representatives of other cooperative societies in Tribal Sub-Plan area including T.D.C. with similar objectives, Government nominees like, Joint Registrar Tribal Sub-plan, Tribal Commissioner, Additional Chief Conservator of Forests and Managing Director of Tribal Development Corporation, Representatives of concerned Apex Bodies of D.C.C. Banks, of Land Development Banks, of N.C.D.C. etc.

Functions

(1) To allot shares, (2) To hear and deal with the complaints, of ACSs, (3) To formulate expansion programmes of ACSs, (4) To chalk out and implement a phased programme of organising with the help of ACSs, processing industries small scale manufacturing industries, service centres to promote

agriculture, fishery, forestry etc. (5) To raise funds for itself as well as for advancing funds to ACS for setting up the said small scale industries which are income-employment oriented for the weaker section, (6) To arrange for periodical inspections of these industries, (7) To supervise the working of District Federations, (8) To publish a periodical to brief the ACSs on all material matters regarding credit and marketing etc., (9) To organise annual conferences of ACSs.

District Federations :

Its General Body should consist of all representatives of the members ACSs in the District and representatives of other cooperatives in the Tribal Sub Plan Area of the District with similar objectives engaged in the removal of exploitation.

Committee of Management :

It should consist of some representatives of member ACSs, (who should form the majority), some few representatives of other cooperatives of similar objectives in the district, and Government nominees like District Deputy Registrar (T.S.P.) or if he is not there the regular District Deputy Registrar, all the Project Officers of I.T.D.P. in the district, Regional Manager of T.D.C. Tribal Welfare Officer, concerned divisional Forest Officer, Tahsildar and the B.D.O.

Functions :

(1) To carry out the expansion programme of ACSs as formulated by the State Federation regarding branches, activities, industries, projects etc.

(2) To recommend A.C.Ss. to the Financing Agency / T.D.C. for finance and undertaking activities.

(3) To hear and deal with problems of ACSs on their interfaced areas.

- (4) To supervise and guide ACSs in all matters.
- (5) To recruit, train and maintain a cadre of staff of ACSs, especially for the key posts of Managers, Accountants, Supervisors, salemen etc.
- (6) To guide and assist ACSs in recovery of arrears.
- (7) To exercise effective control over the working of ACSs through supervisors.
- (8) To organise seminars of groups of ACSs.
- (9) To raise funds for itself.
- (10) To assist ACSs in securing for them contracts of employment-oriented projects on the district.
- (11) To advise ACSs as Bureau of Marketing and Industries.

The above perception of the two models of the ACSs is much in the form of a skeleton and in practice, its details can be worked out after due and deep considerations to the future role of ACSs, and their needs in the near future.

Any one of the two federal structures as perceived above is going to help the ACSs not only in achieving their business goal but also the educational goal. The latter goal may not be subjugated the former goal and both need to be attended simultaneously, although it is suggested that the business goal should be stressed more in the initial stages of the growth of ACSs. However, federal structure also can serve the ends of educational goal better. The place of T.D.C. in the second structure must remain high in any case and their representatives along with the representatives of the cooperative Department must be effectively associated at all the levels in the structure and that the federal structure alone can generate faith and allegiance of the ACSs and it is a must in a country which has adopted democratic planning.

DEVELOPMENT OF ACSs

The financial assistance of the Cooperative Department of other organisations like banks, N.C.D.C. and of the T.D.C. have been the casual factors for the development of the ACSs in the State.

Financial assistance of Cooperative Department

We have noted in our previous Chapter the efforts done by the Cooperative Department in giving the financial assistance to them through their five schemes.

For ready reference, we state that :-

- Rs.141.94 lakhs were sanctioned to 141940 members of the ACSs for purchase of shares.
- Rs.150.75 lakhs were sanctioned as loans to ACSs to meet their losses in Managerial operations, benefitting 125 societies in 1976-77 and 252 societies in 1977-78.
- Government contributed a total of Rs.15.45 lakhs in two years to 128 societies towards their building up of the Bad-Debt Reserve Funds which are intended to give them relief from hazards of Bad Debts.
- 72 godowns of the ACSs have been fully constructed. Construction of 51 others is in progress. Sites for 34 are allotted.
- Rs.0.24 thousand is disbursed to 35 societies as interest subsidy to tribal members during the 2 years.

All the Manager respondents have expressed their satisfaction on the afore-said scheme because they have enabled the development of the societies. Without them, this new larger bottom-level agency would not have started its working.

However, some of them opined as follows on these scheme.

1) Share-capital loan :- Although, this loan improved the financial conditions of the ACSs and enhanced their credit

in the market, members would have welcomed it more as subsidy to them. It is very helpful to start useful activities.

2) Loan for managerial operation losses :- One Manager opined that the loan sanctioned falls short of the losses. Its ceiling limit need to be raised. Another said that it should be sanctioned as subsidy for a minimum period of first five years. The third said that members want it as subsidy. The fourth opined that due to this loan, it would be possible to recover bad debts also.

3) Loan-cum-subsidy for godowns :- The necessity of a godown is accepted by all. However, majority of the respondents expressed their dissatisfaction over the quality of construction. In the last Chapter, we have quoted in detail the defects in the construction of the godown as related by the Manager of ACS Shinolo. His report is applicable in greater or lesser degree to many other godowns. Similarly, there is a general feeling that each ACS would prefer to have 2 to 3 minigodowns at 2 to 3 places as per their requirements than having one large godown at one place out of the same financial assistance. One Manager opined that the loan portain is a great burden to them.

4) Bad-Debt Reserve Fund :- Two sample ACSs have not set up this fund and four have not received government contribution. It is felt that on the whole a good number of societies are not paying due attention to this fund which may pose serious hardships to them soon.

5) Interest subsidy to tribal members :- Only 40 per cent of the sample societies have received these subsidy amounts. In three cases, the number of members benefited are

16, 23 and 40. It is observed that ACSs in general have not so far shown promptness in preparing and submitting the proposals to the department. The insignificant number of members benefited too is puzzling.

The Department has proposed to implement the sixth scheme - namely, grant of loan for purchase of tools and equipment and a budgetary provision is suggested for the year 1978-79. It would prove to be very helpful to the ACSs.

SUGGESTIONS

1) Government assistance for share-capital may be given as subsidy to only members who are landless labour and poor artisans. To others it may be given as loan.

2) Loan for managerial operations losses may be treated as subsidy for the first five years to enable the ACSs to strengthen their financial position in the initial difficult years during which they are most likely to commit errors in operation for lack of experience and difficulties arising out of absence of adequate infrastructure, transport and communication hurdles.

3) Instead of one large-sized godown at one place of the ACS, a proposal to sanction at least two mini-godowns at two suitable places may be considered and that, one out of the two should be slightly bigger than the other, preferably at the main branch of ACS. To accommodate this proposal, the budget of Rs.1.20 lakhs may be slightly raised suitably. The defects pointed out in their construction work may be communicated to the construction agency and wherever possible the defects need to be got removed. Thirdly, all the remaining cases of grant of sites need to be disposed

successfully by the end of 1979, because without the arrangement of at least one such godown, ACS cannot effectively participate in the monopoly procurement programme, which is the crux of the main activities for removal of exploitation.

4) The concerned authorities of the Cooperative Department need to pay greater attention to guide and assist ACSs in the adequate implementation of the schemes like Bad Debt Reserve Fund and interest-subsidy. The defaulting ACSs may be suitably warned.

Financial Assistance of other agencies

District Central Cooperative Banks :- So far, ACSs in the project area could not be linked to one organisations to meet their credit requirements of various kinds. They rely heavily on D.C.C. Banks for their crop finances and other short-term credits. Crop finance to the tune of Rs.332.08 lakhs has been sanctioned by the various D.C.C. Banks so far. Our data reveals that on an average each ACS received Rs.4.83 lakhs as loan from D.C.C.Bank. They have also been sanctioned only Rs.92,000 towards consumption finance by the Banks. No medium and long-term finance could be sanctioned by the Lead Development Banks. D.C.C. Bank Poona has sanctioned Rs.110.28 lakhs for crop finance, and Rs.1.17 lakh as cash-credit. It is the general impression that the D.C.C.Banks are not adequately enthusiastic to cater for the credit-needs of the ACSs, especially for the medium term loans, and the consumption finance. They have begun to feel that since the stepping of T.D.C. into the field of consumption finance they owe less to ACSs for this need.

The difficulties of the societies and the members in

securing loans from the Banks, as stated by some Managers of ACSs and the members are given in brief as follows :-

1) It is the contention of some Manager-respondents that the loan amounts sanctioned by the Banks are often much less than those shown in the C.C. Statements prepared, while some contend that there is no such difference. The significant difference keeps the needs of members unfulfilled giving cause to consequent exploitation of their needs by traditional vested interests.

2) There is ordinarily a gap of 2 to 3 months in submitting the proposal for loans and its sanction by the Bank. Some contend that sanction is overdelayed and defeats its purpose.

3) The procedure to get the papers prepared for sanction of loan is lengthy and cumbersome. Especially, when declaration papers go to talathi for taking necessary entry in the village records, and when 7/12 extract is applied for, the proposal is held up with an usual delay.

4) One Manager candidly opined that the preparation of C.C. statements in January every year has little relevance with the ensuing year's actual needs of the farmer-members and so it should be cancelled. Besides, crop loan distribution statement which has invariably to be prepared memberwise serves every purpose along with loan-bond. The Pratigya-patra is the factor causing delays as it is routed through the Talathi.

5) While speaking of the delay in sanctioning the loans, another Manager opined for giving authority to sanction loan to the Managing Committee of the ACSs to cut short the delay.

The applicants from different villages have often and on to come for inquiry about the final sanction and return. In this connection some of the members interviewed also agreed that they had to come and go back many times for inquiry of sanction.

6) At some ACS places, there is no branch of the D.C.C. Bank and the lonee-applicants who had previously to come and go bank for some times, have again to travel with the Manager to the place of the Bank, stay there for a day or two sometimes and receive kind portion of loan and then return to his village, because many ACSs themselves do not provide kind-portion like seeds, fertilizers, insecticides etc. In this connection one Manager felt that the officer of the Bank should come to the ACS office for actual disbursement. The members should not be required to go the Bank. This procedure is time-consuming to the ACS because its staff has to spare days everytime in taking members to the Bank. Its staff has to be spared for this arrangement every time affecting their regular work in the society. Even there is a gap of 15 days between the sanction and disbursement. At the time of disbursement, it is told that sometimes chairman is not available at the Head-quarters and cheques cannot be passed on to the members that day causing annoyance not only to the members but also to the society.

7) 5/10 per cent deduction for shares at the time of disbursement of a fresh loan

The D.C.C. Bank deducts 5/10 per cent of the fresh loan to be paid towards its shares every time. The opinion of the Managers on this issue are as follows :-

- i) This Practice is wrong and should be stopped.
- ii) This practice should be continued only upto a certain prescribed limit.
- iii) The practice is unfavourable to the society because

these deductions are not helpful in practice to the progress of the society. It only block the capital assets of the society and increases the capital of the Banks giving them opportunities for profits.

iv) Although this practice enhances the credit worthiness of the society, the members are at a loss indirectly because societies in general are in bad financial position and shares are in the process of devaluation.

v) The deduction should be credited not towards shares of the Bank but towards fixed Deposits of the society with the Bank thus giving interest to the society. If this is not agreeable, deductions should be credited as loan repayments.

vi) Two Managers feel that the practice is justified.

8) Banks in general are reluctant to sanction medium-term and consumption loans.

9) The Bank's policy to sanction loans is with the main reference to the repayment capacity of the applicant and not with his genuine requirements. Bank also does not sanction medium term loans if applicants are defaulters in payment. There is ordinarily no provision for genuine exceptions.

10) One of the criterial of the Bank to sanction further loans to the society is that the society should not have outstanding loan arrears to the Bank for more than a prescribed limit. This condition by itself is, although apparently reasonable, works in practice against those members who are not in arrears and they remain unbenefited for default on the part of others.

In this connection, one Loan-officer of D.C.C. Bank was interviewed when he was asked to comment on the general opinion about discrepancy between the amounts recommended in C.C. statements and those sanctioned by the Bank, He told us that the Bank has to follow the scale of finance prescribed by the Reserve Bank, and that it takes into account the reasonable repayment capacity of the applicant. Even a landless labour is held eligible by his Bank for a maximum consumption finance of Rs. 500/-. Defaulter is not eligible for it. For medium term loans, only proposals for deepending of wells are considered. Regarding the time ordinarily taken by the Bank to sanction loans to ACSs, he told that it takes 15 days only if the loan proposals are sound. Bank Inspector requires a week for his scrutiny. Then follows Head Office scrutiny by scrutiny Officer. Loan officers, General Manager and the Committee follow. When asked about some complaints about the difficulties of the Bank's branches in rural areas in making available money of loans sanctioned in right amounts and at right times to ACS members, he said that usually there are no such problems because Branch Managers have been authorised to keep Rs.20 to 25 thousand cash, and in case they require more amounts, they can arrange in 2 to 3 hours with the help of the nearest branch, and that in his district, the places of main branches of ACSs coincide with the places of bank's branches.

This Bank has sanctioned to ACSs, loans and recovered them as follows :-

(Rs. in lakhs.)

Agrl. season	Consumption Finance	Crop Finance	Medium term finance	Long-term finance	Cash credit
A					
<u>Sanctioned</u>					
1976-77	-	-	-	-	-
1977-78	-	-	-	-	-
1978-79	-	10.28	-	-	1.17
Total	-	10.28	-	-	1.17
B					
<u>Recovered</u>					
1976-77	-	-	-	-	-
1977-78	-	4.06	-	-	No withdraw
1978-79 (upto Nov.78)	-	0.51	-	-	-do-
C Total	-	4.57	-	-	-

The above table shows that the Bank has not sanctioned consumption finance as well as midium-term finance and the cash credit of a small extent of Rs. 1.17 lakhs is only sanctioned.

The issue of recovery of Bank Loans

The sound development of ACS depends on sound financing by banks to them as well as on prompt regular recoveries by ACSs and repayment to Banks as per loan conditions.

Our sample societies have disbursed a total of ₹ 273192

as short and medium-term loan. Only three out of ten societies could disburse a total of Rs. 14256 as loan for unproductive purposes.

As against this, and the amounts previously sanctioned to their merged societies, the amount of loans outstanding is too heavy for them. Rs. 3749386 are required to be repaid to the Banks as arrears. It is mainly on account of short-term finance.

It shows that the recovery position of ACSs and the repayment to the Banks is a situation causing anxiety for the future sound development of the ACSs.

SUGGESTIONS

1) Bank finance as medium-term loan and Consumption Finance and cash-credit is not satisfactory for its adequacy in tune with requirements. This position needs to be improved in the near future, because in order to improve the standard of living in the Sub Plan Area, steps to strengthen medium-term financing simultaneously with short-term credit are essential. Financing should reach beyond the immediate daily or seasonal needs of the agriculturists.

2) The procedures and paper-work in connection with sanction of loans should be more brief and simplified.

3) The time-gap between preparing loan-proposals and sanction of loans need to be further reduced.

4) An effective remedy to cut the delay at the level of entry of the declaration in the records of village must be found out, else delayed loans would always keep ground for traditional exploitation of the weaker sections.

5) The yardstick of sanction of loans need to strike a balance between the repayment capacity and the genuine needs of the farmers in the tribal area, because unless at some time we start giving as per genuine needs of the applicant, his repayment capacity would not increase. We have to break the vicious circle of greater needs but poorer capacity to repay. Some kind of incentives for example interest-subsidy by government and others may be tried in cases where repayment is in time after sanction of loans as per requirements.

6) Banks' authority to sanction loans in individual cases may not be transferred to ACSs.

7) Banks should open their branches at the main branch-places of ACS and in case they have genuine difficulty in doing so at some places, they may think of disbursing cash amounts as far as possible at suitable branches of ACSs and also arrange to supply kind-items there through ACSs.

8) ACS should strive for obtaining agencies to distribut seeds, fertilisers, insecticides, agricultural equipments etc. so that members could get these things at ACS and save member's convenience to go to farther places to get them. The Cooperative Department should assist ACSs in this matter.

9) There should be a limit prescribed for deduction for shares of the Bank at the time of Sanction and disbursement of loan. The details may be suitably worked out.

10) The condition of the Bank that a certain percentage of repayment of arrears by the ACS must be fulfilled for eligibility of further sanction of loans may be liberalised suitably to accommodate the newly organised ACSs during their initial period of development.

M.S.Cooperative Tribal Development Corporation :

Besides the Banks, the T.D.C. is one of the main agencies which has contributed to the development of the ACSs through the monopoly procurement and consumption finance.

Statement showing the position of procurement on 21-1-79.
(Season 1978-79)

Sr. No.	Region	Quantity (Quintals)	Value (Rs.)
1.	Thane	1,24,415	76,36,010
2.	Nasik	11,8083	1,59,31,374
3.	Dhule	86,853	1,33,05,203
4.	Pune	14,974	13,31,868
5.	Yavatmal	8,353.13	15,84,520
6.	Nagpur	34,026	31,31,968
7.	Chandrapur	67,394	62,92,062
	Total	4,54,098.13	4,92,13005

It is seen that 4.54 lakh quintals of foodgrains and forest produce worth approximately Rs.4.92 crores have been procured by the ACSs during the season of 1978-79 on behalf of the T.D.C. in the 10 districts.

The ACSs. also had arranged for the monopoly and voluntary procurement of 112534 quintals of Rs.137 lakhs during the 1977-78 season.

What is of interest here to us is the importance of this programme as a casual factor for building up the ACSs. in their operational and financial strength.

We could be in a better position to pen down this

development impact on ACS, if we were to know the commission-amounts accrued to them as their incomes. However, so far the accounts between the ACSs and the Corporation are yet to be finalised right from October, 1977 although efforts are in progress and in their last stage of finalisation especially for 1977-78. Roughly, we may say that 57 ACSs in 7 tahsils have earned an income of Rs.1.37 lakhs by way commission which was 1% of the value of procurement for 1977-78 season. It means on an average Rs.2403.50 are accrued as income to each ACS. Similarly, taking the above-mentioned table of procurement upto 21-1-79, all the ACSs in the six regions engaged in this work has earned an income of Rs.4.92 lakh upto 21-1-1979, presuming the commissions were given at the 1977-78 rates although the rates of commission have been changed for 1978-79 season. It is not possible to calculate here the exact commission at the revised rates without detailed data according to slabs of purchases done. Presuming that 248 ACSs are engaged in this on an average Rs.1983.87 is earned by each ACS as income. Perhaps, in practice it would be somewhat more than this amount, because the revised pattern seems to be more beneficial to ACS as it is evolved after taking into account the last season's difficulties of ACSs. Moreover, this year season is still not over and it is expected that each ACS may on an average earn Rs.3000/- to Rs.5000/- as income from this sub agency.

So, each ACS is a position to earn upto Rs.4000 on an average. Some may get 8 thousand, some may get one thousand. With the increase in the efficiency of ACSs in procurement with least expenses after some experience, their net commission will always increase and this source would help them develop when they would utilise this income to extend and strengthen their own activities.

Experiments and Experiences in Procurement.

At the outset, it must be said that any organisation stepping into a new venture is found to face difficulties and err here and there and so it can not be blamed fully for all its handicaps. This is true in case of the ACSs as well as the Corporation. However current evaluation of the programme would certainly help them see for themselves to improve upon the situation.

Firstly, we pen down the views expressed by the Managers of the ACSs out of their experiences of implementing the monopoly programme.

1) Advances :- It is the general experience (not of all) that they received inadequate advances of money from the Marketing Officers concerned for purchases. In some cases, advances were given rather late. In this connection Marketing Officers contend that they received reports and accounts of purchases done out of the previous advances in some cases late and in some cases not complete causing late advances for no fault of theirs. Secondly some Managers come for advances without a day's intimation. Sometimes Managers try to justify their position saying that fault does not lie with them. In one district the demand for cash for procurement was not fully met and so, the ACSs in 7 tahsils had to invest Rs.11.08 lakhs from their own funds. Very recently in order to avoid a - situation of blaming each other and to facilitate quick disbursement after the due checking by the Grader and the Centre Chief, a hundi-system has been introduced. The Grader of the Corporation, Marketing Inspector and the Centre-Chief has to certify the position of the correct purchases done at the centres and the report of the Manager is to be submitted

to the Marketing Officer. The Hundi is to be presented by the ACS to the Bank which honours it and payment of further advance is made to the ACS. The amount is debited to the T.D.C.Account at the respective levels. This system is very good and it safeguards the interests of the agent as well as the sub-agent. Despite this, there can be difficulties. But one should hope, it would minimise them with experience.

2) Equipments and materials : The Corporation has provided the ACSs gunny-bags, tarpaulins, weighments, etc. required for the purchases of the specified commodities. The demands of the societies were assessed and the efforts were made to meet these demands for supplies of these materials. The general complaints of inadequate supplies has been heard from the Managers. Especially the gunny-bags supplied were of low quality giving difficulties. In this connection, the position of one District is quoted here.

Statement showing inadequacy of equipments and materials in one District.

Item of Demand.	Demand by A.C.Ss.	Supply by T.D.C.	Inadequacy experienced by A.C.Ss.
1.	2.	3.	4.
Weighments.	408	176	232
Gunny-bags.	126400	44707	81619
Tarpaulins.	241	132	109

One Manager complained that Marketing Inspectors used to come for collection of reports but did not pay attention to society's difficulties.

Of course, the Corporation must have its difficulties, 1978-79 is their first fullfledged year of this programme and the Corporation may be better equipped next year.

3) Purchase Prices : The District Collectors used to communicate to ACSs the purchases prices of various specified commodities through the Regional Managers, and the Marketing Officers had arranged to inform them to their ACSs. The main objective was to give the benefit of the prevailing prices of regulated markets and prices in tune with local situation to the tenderers and thus save them from traditional exploitative practices.

There are some complaints here and there that ACSs. were informed the rates late which go on changing from time to time. But this does not seem to be a general complaint. One can understand this difficulty at places of ACSs. not well communicated. One Manager opined that according to local markets, prices fixed by the Corporation were somewhat lower for some commodities, somewhat higher for other and equal for some. The another ppined that although, T.D.C. is competent to raise purchase prices, it did not do so, when local - situation demanded some rise. But his contention is a half-truth.

Our general impression after interviewing the members and the tenderers is that they were on the whole happy with the prices offered. They have a definite feeling that they are being benefitted by the prices offered.

4) Percentage of ghat (catati) or shortages : The general feeling with the ACSs is that the percentages fixed by the Corporation for different commodities are inadequate. They need to be increased. Especially percentage of shortages

calculated after drilage need to be increased somewhat. It seems that the Corporation has taken much pains to revised these percentages in the light of experiences. But this issue will never end once for all and further experiences, will bring more improvements. It is heartening to note that Government has taken a liberal view in approving shortages occurred and helped speedy disposal of disputes cases.

5) Storage and Transportation : This is a very important issue, giving more headache to the ACSs. We have noted the scheme of the godown-construction. At only 72 places godowns are complete. Besides storage facilities are required at other places than the godown-places under the scheme. Some purchase-centres operate a substantial quantity of purchases and storage for the time till commodities are transported to either the main branch or to the central godown, poses a great problem when the society cannot get the storage-house in that particular village. Commodities are kept stored in the open. At one main branch of one ACS we have seen that the commodities in gunny bags were kept piled up open in the lane for many days awaiting transportation by the Marketing Officers. The rains were unexpected and it rained somewhat heavily. Communication with Marketing officer was disrupted. He too could not deliver more tarpalins timely. But this was a particular occasion of untimely rains. Even then, were there a good storage facility, the damage would have been avoided. The fact that ACSs do not easily ^{get} storage facilities in the villages and even if they get, the rents charged are unreasonable. This must have posed a problem in settling accounts of the year 1977-78 especially. Moreover, the houses hired for storage are not suitable for the purpose. Thus non-availability of adequate and suitable

storage facilities compel many of the ACSs to keep the goods in the open at the mercy of natural and other hazards. One Regional Authority of T.D.C. opined that T.D.C. should have its own regional godowns.

But the problem of storage is also vitally linked with the problem of transport and the former takes a serious turn if the latter is not handled well.

The Corporation lifts and transports the commodities purchased to the central godowns fixed by it. The societies keep the Marketing Officer informed about the stocks at different places. Marketing Officer too is in the know of the position. The Corporation has its own trucks. It hires trucks, for the purpose and has tried to handle the problem of lifting the goods. But despite their efforts, the position of lifting the goods timely is not satisfactory. In support of this the position of one District is quoted below :

Statement showing the position of unlifted
commodities purchased upto 23-11-1978 in one
District.

Quantity purchased by ACSs upto 23-11-78 in quintals & its value.	Quantity lifted by T.D.C.	Quantity Resultant unlifted Loss incu- by T.D.C. rred by (Quintals) ACSs. (Quintals)
26472 (quintals) 33.90 (Lakhs Rs.)	5431	21041 3245

It is learnt that ACSs have informed the concerned Corporation authorities from time to time to arrange for timely lift. They were specifically requested to lift

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author outlines the various methods used to collect and analyze the data. This includes both primary and secondary data collection techniques. The primary data was gathered through direct observation and interviews, while secondary data was obtained from existing reports and databases.

The third section details the statistical analysis performed on the collected data. This involves the use of descriptive statistics to summarize the data and inferential statistics to test hypotheses. The results of these analyses are presented in the following tables and charts.

The fourth section provides a comprehensive overview of the findings. It highlights the key trends and patterns observed in the data. These findings are then discussed in the context of the research objectives and existing literature.

Finally, the document concludes with a series of recommendations based on the research findings. These recommendations are intended to provide practical guidance for the implementation of the proposed strategies.

The following table presents the results of the regression analysis. The dependent variable is the sales volume, and the independent variables are advertising expenditure, price, and quality. The R-squared value indicates that approximately 75% of the variation in sales volume can be explained by these three factors.

The regression equation is as follows:

$$\text{Sales Volume} = 1.2 \text{ Advertising} - 0.5 \text{ Price} + 0.8 \text{ Quality} + 100$$

The t-statistics for each coefficient are 2.5, -1.8, and 1.5, respectively. The p-values are 0.01, 0.08, and 0.15. This suggests that advertising expenditure and quality are statistically significant determinants of sales volume, while price is not.

The correlation matrix shows a strong positive correlation between advertising expenditure and sales volume (0.85), a moderate positive correlation between quality and sales volume (0.60), and a weak negative correlation between price and sales volume (-0.20).

The ANOVA table indicates that the overall regression model is statistically significant (F=12.5, p<0.001). The individual F-tests for each variable are also significant, with advertising expenditure (F=6.25, p=0.02) and quality (F=3.6, p=0.06) showing significant effects on sales volume.

the commodities of particular 11 ACSs urgently and even then immediate action was not taken. After that there were - untimely rains. The tahsilwise losses were (in quintals) 149, 133, 149, 31, 16 and 2737.

We do not know the state level position in this matter. It is possible that it may be better in some districts. What is important is the ways and means to avoid the recurrences of such situations which are likely to embitter the inter-relations of the two organisations affecting even the settlement of accounts between them. Settlement may be prolonged if conflicts arise. It is injurious to both.

6) Settlement of Accounts :- The sub-agency involves maintenance of good record and accounts and their timely submission by ACSs to the Corporation. It involves account of volume of purchase effected, quantity handed over, shortages in the transaction and advances given and utilised.

It has been told that so far the accounts of the monopoly and voluntary purchases of the season of 1977-78 have not been fully settled so far, although efforts are in progress. T.D.C. has deputed two officers to finalise these accounts expeditiously. Despite all this, the ACSs. have not received their remuneration by way of commission. To us, this is a serious lacuna in implementing the programme viewed from the convenience and development of ACSs. At the same time we cannot underestimate the difficulties of the Corporation in the initial stages of implementing the heavy programme. One Regional Authority pointed out that the main reason is the lethargy of some ACSs in maintaining good records and accounts. This delays settlement of accounts. Experience in due course may improve the situation.

However, it cannot be overlooked that the efforts to minimise the inconveniences and losses to the ACSs in general could have been possible. Commission-amounts could be released on ad-hoc basis and in suitable instalments. Also it is learnt that there is a provision in the Agreement Bond between the sub-agent and the agent (Corporation) that the agent may assist the sub-agent in meeting the incidental expenses in connection with the purchases by giving advances. The sub-agents have to appoint staff of the purchase centres and equip the centres with materials, shed, etc. This involves incidental expenditure and according to the revised formula of commission, this expenditure is to be incurred by the sub-agent. The sub-agent's financial position to have adequate working capital is not in general good every where. In a situation where the agent does not come to their rescue - through suitable advances for the purpose as envisaged in the Agreement, the subagents fall back upon whatever resources they have and most probably and in particular on either Bank Advances drawn by them or the money granted to them by the Cooperative Department through some of their schemes. If so, it is not a happy situation, as it works against the desirable development of the ACSs by the resultant loss of interest to be paid on advances or by the resultant neglect occurred through divergence of funds from the activities which they are expected to develop slowly.

Secondly, the Agreement purposes to release commission-amounts to the sub-agent on or after 1st July, every year after the previous year's business is complete. It shows that there is not provision to pay commission periodically in suitable instalments. This arrangement does not work in favour of the sub-agents who, we know, need timely assistance, especially for some years to come.

We have already pointed out previously that in one District the ACSs had to invest Rs. 11.08 lakhs from their own funds towards monopoly procurement. The tahsilwise break-up is Rs. 1.97, 4.45, 1.97, 1.17, 0.66, 0.58, and 0.28 lakhs. If the demands for advances are not adequately and timely met and if commission amounts are not released on ad-hoc basis pending settlement and by instalments during the same year, this problem will assume serious proportions in due course.

(7) Other things :- Some Managers complained of inexperience of their staff in the ventures of the ACSs especially monopoly procurement. They also feel that the Graders appointed by T.D.C. are amateur, and inadequate skills do not enthuse faith in some of the tenderers at the purchase centres. One regional authority of T.D.C. also agreed to this. One Manager opined that on the whole members maintain comparatively more faith in Taluka Market Yards. However, we do not agree with this view since we find that tenderers are happy with the prices offered and arrangement made at the centres. The staff on purchase centres where arrivals are significant is felt inadequate, according to one Regional Manager also. But he also apprehends difficulties in increasing this staff on grounds of imbalance in cost and returns and absence of guarantee of their integrity.

SUGGESTIONS

(1) It is essential that T.D.C. should arrange for timely and adequate advances to ACSs for purchases. The hundi-system although desirable needs to be handled promptly and efficiently. It needs to be continued.

(2) Advances to ACSs to assist them for some years to come towards their incidental expenses on equipping and

running the purchase-centres need to be given as per Agreement by the T.D.C. failing in which the development of ACSs will be seriously affected through blocking their own funds or funds raised for the purpose and thus causing injury to their regular other activities.

(3) Commission-amounts need to be released by T.D.C. intermittently by suitable instalments to ACSs in place of the present arrangement of paying on or after 1st July every year.

(4) Adequate material in the form of gunny-bags, tarpaulins weighments etc. may be provided in time to ACSs. The gunny-bags of good quality may be supplied Marketing Officers should promptly coordinate in this matter.

(5) Purchase price of gum may be suitably raised.

(6) T.D.C. may take a small survey to study any need to revise the percentage of shortages allowed.

(7) To alleviate the storage-difficulties, we have already opined that instead of one big godown at one place of ACSs., a minimum of two mini-godowns may be henceforth sanctioned to each ACS at two suitable different places and T.D.C. may propose to construct its own godowns regionwise.

(8) The review of the difficulties of the T.D.C. to lift procured commodities timely, may be taken. These difficulties add fuel to the fire of the problem of storage ultimately posing handicaps in settlement of accounts, injurious to mutual relations.

(9) In any case, a situation causal to diversion for the time-being of the ACS's own funds for the monopoly procurement

needs to be avoided, barring in exceptional circumstances.

(10) The campaign to construct godowns of ACSs should be speeded up.

(11) The efficiency of the staff at the purchase centres should increase.

(12) More attention need to be paid by T.D.C. to the solving of difficulties of transportation, driage and storage of ground-nuts.

(13) Government orders to T.D.C. for sale of the concerned commodity e.g. Jawar should be prompt.

(14) The height of the iron stand used for weighing the tenderers goods at purchase centres need to be greater than it is today. The present stand is shorter in beight giving rise to suspricions of malpractices in weithing.

CONSUMPTION FINANCE BY T.D.C.

After banning money lending and trading activities of the traditional sources in the Tribal Sub Plab Area, it was natural that government should arrage to offer the same services to the tribals in the lean period to avoid their exploitation. So, government distributed consumption finance during the year 1978 through the agency of T.D.C. and the sub-agency of the ACSs. A "Revolving Fund " was created by Government with the initial capital investment of Rs. 3 crores. The consumption finance was distributed as loan to the tribal members. The details of procedure have already been described earlier. According to the scheme, the consumption loan has been distributed to the tribal members of ACSs in 40 tahsils of 10 districts of the sub plan area. The disbursement of this

loan was actually given a little late than expected, although efforts were made by T.D.C. by gearing the machinery to speed up the preliminary requirements in the process. The District Deputy Registrars concerned were asked to give the requirements of stocks. The Regional Managers managed to transport the commodities at the required distribution centres fixed. The complign of further membership was simultaneously launched. Due publicity to the programme was given. The D.D.Rs. organised for the collection of loan applications from the villages. They also saw that loan statements are prepared. The ACSs prepared their respective consolidated loan statements and submitted to the Regional Managers concerned.

It was expected that non-officials like M.L.As Banchayat Samities members etc. may be invited at the time of sanctioning loan statements with a view to remove the atmosphere of secrecy and to win the confidence of the tribals. Thereafter the loan committee at the Regional Manager's level consisting of Regional Manager, T.D.C. the Project Officer and the Deputy District Registrar scrutinised and processed the loan statements and finalised the cases of individual eligible beneficiaries and the loan amounts society wise. Orders of loan sanctioned were passed on. Even at the distribution centres it was planned to invite local non-officials to identify the beneficiaries. Rates of commodities to be distributed were fixed by T.D.C. The work of transporting and godowning the materials was to be completed by 10-7-1978, The distribution at various centres was to start on 15-7-78.

The ten districts - Pune, Ahmednagar, Thane, Dhule, Yavatmal, Amravati, Nagpur, Bhandara, Chandrapur and Nasik - were taken with their total 40 tahsils. The number of ACSs in these districts for the scheme was 240.

Statement showing particulars of the implementation of the
Consumption Finance Scheme of T.D.C.

(A) Some details of the coverage after implementation

I. Districts	-	10
II. Tahsils	-	40
III. No. of ACSs. covered	-	240
IV. No. of members benefited.	-	1,28,527
V. Total value of loan distributes	-	Rs. 1,90,37,000-33

(B) Distribution

I. Cash : Rs. 5740950.41

Kind : Rs. 13296049.92 = Total Rs. 19037000-33

<u>II. Beneficiary-Category</u>	<u>No. of Beneficiaries</u>	<u>Amount Rs.</u>
a) Landless members	58015	68,21,532
b) Defaulting members	34607	48,23,141
c) Non-defaulting members	35905	73,92,327.33

Total	128527	1,90,37,000.33

The ceiling limit of loan was fixed at Rs.100/- for landless, Rs.125/- for defaulting member and Rs.250/- for non-defaulting member. Secondly, it was to be given in cash and kind, the cash portion not exceeding 30% and kind 70%. The T.D.C. stocks whatever available were utilised and whatever short was arranged to be purchase from the civil supplies department. Commodities like edible oil, chilly powder, saries, dhotis etc were purchased centrally.:

SOME OBSERVATIONS

(1) It is told that actual distribution started a little late than expected at many places despite sincere and strenuous efforts of T.D.C. Although no fixed date can be quoted as the last date of distribution, it is claimed that distribution was over by the end of September, 1978. In practice it seems further than this date.

(2) The total coverage of tribal members is 128527 out of the total tribal members of 199372 in ten districts (64%)

(3) The total expenditure under the scheme is Rs. 1,90,37,000 out of Rs. 3 crores of the Revolving Fund. This give the expenditure 63 per cent.

(4) Taking into account the figures of categorywise members benefited it is seen that 45 Per cent are landless members, 27 per cent are defaulting members and 28 per cent are non-defaulting members.

(5) Fulfilment of targets :- Taking into account the nine- sample-societies, the demand, supply and distribution is as follows.

	<u>Members</u>	<u>Amount Rs.</u>
I. Proposals for	9311	1177012
II. Sanction of	8522	1078853
III. Distribution	7108	848004

In terms of percentage, the position is as follows.

In terms of number of members

91.52% of the proposed members were sanctioned the loan.

83.40% of the members who were sanctioned the loan were in a position to receive the loan.

16.60% of the members were yet to receive the loan.

In terms of value of loan

91.66% of the proposed loan-amount has been sanctioned.

78.60% of the sanctioned loan has been distributed.

21.40% of the sanctioned loan awaits distribution.

This shows that 92% of the proposals have been approved by the T.D.C. The 8% might have been found ineligible. It is possible. So, we can conclude that the performance (so far as sample societies are concerned) of T.D.C. in entertaining the demand is very good. But the unfulfilled part of distribution regarding members and amounts is inexplicable and we have no data to explain. Again, more tribals should have been covered by collecting more proposals.

But the overall percentage of expenditure under the scheme is although good is not significant. If it is presumed that all Rs.3/- crores were intended to be spent, 37% of it remained unspent.

Views of Managers and others on the scheme and its implementationMeeting the needs :-

(1) The tribal members have welcomed the scheme and they are happy over it, because the loan has been useful to meet their genuine needs at the lean period. Some Managers feel that the scheme may also be made applicable to poor non-tribals,

(2) Most of the Managers feel that the amount of the loan is adequate and the commodities distributed are part of the member's essential needs. The loan met the members' needs and helped reduce exploitative practices.

Quality and pricing :-

(3) With some few exceptions, the Managers feel that the quality of commodities supplied was satisfactory and so also the prices fixed for them. Very few contended that there was reluctance in their members to purchase rice supplied by T.D.Q. as its price was higher than the local market rice and its quality too was inferior.

Timing :-

(4) Most of the Managers opined that the distribution started rather late. They feel that it should have started prior to the onset of monsoon.

(5) The supplies made to ACSs were not in time in majority cases.

(6) Almost all the Managers opined that they had to make great haste in distribution work because of inconvenient late launching, late supplies, rains, pressures etc. It was very difficult for them to contact beneficiaries for reasons like bad roads, rains, short time, transport expenses etc.

Adequacy of supplies

(7) Supplies made were adequate. However, disbursement of cash portion in two instalments is not welcome by some as it is not suited to member's needs and it is inconvenient to the society. One has suggested to make use of the commodities available with the society for distribution. Some feel that cash portion need to be increased a little.

(8) Adequacy of loan amount

(i) There is a definite feeling among some Managers

that loan amount to all the three categories of members need to be increased in order to meet well their reasonable needs.

(ii) They also feel to change the cash-kind ration, although they hold no uniform views. But one Regional authority of T.D.C. opined that loan amounts are adequate. According to him, they balance his repayment capacity with his requirement. After all this is a subsistence allowance. We need not entertain his undersirable needs, If repaying capacity is not considered in fixing the amount, a situation will arise where there is no money in the Revolving Fund.

Utilization of loan

(9) With very few exceptions, most of the Managers think that the beneficiaries have utilised the loan properly. Those who think that it is misutilised contend that some beneficiaries have sold the commodities and some have spent the cash on drinking wine. Hence, many feel that assistance reduced the incidence of exploitation.

Inexperienced staff ; Records ; Accounts

(10) Many have admitted that they experienced more handicaps in implementation on account of inexperienced staff. The haste in implementation added to these handicaps. They had difficulties in maintaining timely accounts of the transaction. The registers, and forms provided were not received in time. Time was short to complete the records and accounts. Some complained of inadequate supplies of forms.

(11) One Manager pointed out that they found a tendency among some to deceive the staff by impersonation. Some members used the cash money for lending purposes earning interest.

(12) Two said that the distribution centres were not suitable. Very few argued for increase in the number of centres for people's convenience and to avoid crowding at centres.

Impact on local market

(13) Few Managers opined that the prices in the local markets remained stable, owing to the scheme. Some said that they witnessed a lower demand in the private local market. Two Managers, on the contrary, opined that the local market saw rise in prices due to the scheme, as the beneficiaries spent money on non-essentials. One Manager did not observe any impact on the local market. One agreed that there was an attempt made by vested interest to defame the scheme in the local market. One said that the prices fixed were higher and the quality of commodities was inferior and this disappointed the members.

(14) Few opined that simultaneous efforts should be made that the beneficiaries, especially the landless get job on work-project as early as possible to facilitate repayment.

(15) Few have expressed that only commodities in demand by the members as per local situation be distributed. One Regional authority of T.D.C. opined that along with chilly powder, grocery articles including sweat oil need to be invariably distributed.

(16) Unlifted stocks after distribution is over

It is learnt that in one district, the stocks of commodities supplied to ACSs for distribution could not be lifted by the T.D.C., despite requests from Managers. The position was as follows :-

One ACS : Wheat - 33.17 quintals

Chilly- 2.06 "

Rice - 64.39 "

Another ACS wheat : 59.00 quintals.

Thus a total of 2509.61 quintals of commodities were lying with the ACSs in that district. The tahsilwise figures are quintals - 293.36, 603.72, 230.50, 241.32, 644.57, 351.29 and 148.85.

Letters have been written by ACSs to concerned T.D.C. authorities in September, October and first week of November.

SUGGESTIONS

- 1) Actual distribution of the loan should start much before the onset of monsoon so that it should be over by the first week of July.
- 2) Stocks need to be stored by T.D.C. at key points before monsoons.
- 3) In the light of experiences of the first year, the Distribution Centres should be revised and their numbers increased wherever required.
- 4) Grocery items including sweet oil should also be distributed at all the places. The stocks of ACSs should be utilised for this purpose.
- 5) The stocks available with ACSs for all the distributions items may be taken into account while providing supplies to ACSs. A prior review is required along with written assurances of ACSs to keep ready those stocks at the time of distribution. This arrangement will reduce strains on supplies and transport and storage.

6) Orientation in skills and practices may be given to selected staff of ACSs at the level of Marketing Officers or Regional Managers of T.D.C. with a view to impart greater efficiency to the staff for all aspects of the scheme including accounts and records.

7) The ceiling of loan may be increased on a small scale. For example Rs. 150, Rs.175 and Rs.300 for landless, defaulting member and non-defaulting member respectively. This would go to accommodate more of his genuine household needs, and if the experience of recoveries is good, these limits may be increased for those individual cases in which arrears are nil.

8) Since, the success of the "Revolving Fund" hinges on prompt and complete recoveries, the scheme need to provide for incentives and disincentives in the pattern of the scheme. A defaulting member, in repayment of this loan should either be not sanctioned fresh loan or sanctioned only half of the ceiling limit and the non-defaulting member may be sanctioned more amount than the ceiling limit at the discretion of the loan-committee with due regards to his demand and the size of family. A landless labour in default for the previous loan may be sanctioned one more loan with a written warning that he would not be eligible for any more loan if he is again found in default. Every landless member must be given to understand at the time of distribution that it is a must for him to work on the work projects of Employment Guarantee Scheme. This failure to participate in the project for flimsy reasons should disqualify him for any more consumption finance loan. Project Officers concerned may devote time and efforts in arrangements for work and recovery in respect of all the

landless members. A review of the work done by them may be arranged from time to time at the level of the Deputy Tribal Commissioners in which T.D.C. representatives will participate.

9) The balance of the undistributed commodities are required to be lifted by the T.D.C. within a week's time of the intimation from the ACS as far as possible to avoid losses and shortages.

10) Efforts to invite the local non-officials to identify the beneficiaries need to be intensified.

11) If it is practicable to provide as many grocery articles as possible of the essential needs of the beneficiaries, we recommend that the loan may be disbursed in kind upto 90 per cent of it, with a view to reduce the incidence of misutilisation of cash portion to the minimum.

12) In order to help do away with the general prevailing impression in the sub plan area that ACS are not for non-tribals in a real sense, it is suggested that landless non-tribal members and the non-tribal small-holders may be considered to be covered under the scheme.

13) Commission amount of the ACS for implementing the scheme may be paid in two instalments - first to be given on ad hoc basis at the start of distribution and the final to be given by the end of September.

14) The percentage expenditure under the scheme is required to be improved.

Loans from N.C.D.C.

Besides the above said sources, the ACSs are eligible to

receive loans from the National Cooperative Development Corporation, especially for development of their consumer's stores. The Cooperative Department helps them seek these loans

In our sample ACSs out of 10 only 2 ACSs have received this kind of loan. In the situation where the State Government finds less funds to provide working capital through its scheme, it is felt as follows :-

A systematic drive for the next three years be taken to bring a significant number of ACSs under the fold of N.C.D.C. loans after due considerations of their eligibility and repayment capacity. This drive is essential for the right type of development of the activities of the ACSs in the initial period.

Cash-credit

Only one ACSs from the sample seems to have received this facility from the Bank.

District Deputy Registrar concerned should help the desiring ACSs for securing this facility.

Maintenance of Manager's cadre by T.D.C. for ACSs.

Government has decided to maintain a Manager's cadre on the establishment of the Tribal Development Corporation with a view to spare the services of the Managers to all the ACSs in the State. In pursuance of this crucial decision, the cooperative Department has issued necessary instructions to all the concerned District Deputy Registrars and Assistant Registrars to plan for and work out a smooth change over of the present Managers of ACSs.

At present, the present Managers are either deputees from the Department, the D.C.C. Banks the District Supervision

Societies, or those appointed by the societies from those recruited from the open market and trained. The deputies from the Department and the Bank will be withdrawn after the T.D.C. has provided Managers in their place. T.D.C. may endeavour to absorb some suitable and selected persons from the District Supervision Societies and working at present as ACS Managers, while remaining of them will go back to their parent societies. Only those willing to go to T.D.C. will be absorbed provided they are selected. In due course, all ACSs will have Managers drawn from the Manager's cadre maintained by R.D.C. Their services would be offered on deputation for which the societies will pay them from their own resources. The scale of pay would be 395-15-500-20-700-Ext-20-800. They will not be entitled to deputation allowance. They would be on probation of one year. They will be eligible for promotion as Marketing Inspector in the grade of Rs. 500-900 and as Marketing Officer in the Grade of Rs. 600-1150 under T.D.C. Those who have been appointed by ACSs after recruitment from open market and trained are expected to either opt for being borne on T.D.C.'s cadre as Manager or leave the job. The ACSs have been already directed to serve them with notices to that effect; as they have been appointed temporarily. They are to be persuaded to join service under T.D.C. Unwilling one's services would be terminated.

Secondly the ACSs have been asked to amend their byelaw No. 27 to read as follows :-

"One officer from the cadre of Managers of T.D.C. will be appointed as Manager of the society and he would be a full-time paid officer of the society, although he is the employee of the T.D.C."

This decision has virtually stopped the practice in vogue before the recent issue of instructions, that persons are to be recruited from open market and to be trained and posted as Managers on demand and approval by the concerned ACSs. Now vacancies are only to be communicated to T.D.C. for arrangement to fill them.

Thirdly, very recently on 16th January 1979, Government has also asked to incorporate the following condition in all concerned orders of sanction of financial assistance to the ACSs.

The Adivasi Cooperative Societies seeking Govt. financial assistance under the scheme shall accept an officer from the cadre of Managers (ACS) maintained by the Maharashtra State Cooperative Development Corporation to work as its Manager/ Managing Director.

OBSERVATIONS

We, as Researchers, humbly want to initiate a discussion on the above--said decision not with any object of opposition for its sake but with the object of offering some thinking in the light of the previous experiences and in the perspective of future development of ACSs, as democratic institutions in the Cooperative sector. We hope that this small discussion may not be construed as destructive criticism.

At the outset, it must be admitted that our inexperienced ACSs do need efficient and matured persons especially to work as Managers and Accountants. They are the backbone of the administrative and developmental machinery at the level of this organisation whose success depends on the personnel at these key posts. Secondly, it is also admitted that ACSs by themselves will definitely be not in a position to obtain from open

market the services of such personnel for reasons that skilled persons are not willing generally to go to rural areas and very much less willing to work with cooperative societies, for various reasons. Especially, employees are more willing to serve if they have opportunities of promotion and if they feel secured in their services. From these two points, the services with the societies is unattractive and hence the societies cannot secure their services ordinarily.

Taking the above difficulties of the societies one can argue in favour of the government decision to provide on deputation Managers from the T.D.C. cadre. In one way, it is the practical decision of government.

Now, we have to try to examine the implications of the decision and weigh for ourselves its both sides of impact.

First, we have to take note of the result of encadrement in our State as well as in other States, if any. The expert committees and some conferences of Ministers at the level of Central Government and other levels have recommended to constitute a common managerial cadre/pool in the cooperative sector from which trained and experienced persons to manage the affairs of cooperative societies would be obtained. One such conference recommended that the State/Federal organisation at the state level should endeavour to build up such cadre to manage key posts in the four sectors of the Cooperative Movement. Accordingly, Government of India and the N.C.D.C. had requested State Govts. to comply.

The progress in the implementation of this scheme is different state-wise. Some have registered substantial

headway in setting up common cadre, while progress in some states is not tangible.

Our experience :

The Maharashtra State Cooperative Marketing Federation, Bombay has reported to the Directorate of Marketing very recently that they had a bad experience in implementing the scheme. Their staff committee which consisted of Directors from each district elected by cooperative marketing and processing societies and also the Registrar Cooperative Societies had tried to create a common cadre for key personnel of the cooperative marketing/processing societies. It called for applications by open advertisement in the newspapers and selected candidates for the common cadre of Managers and Accountants and arranged to give training to 13 selected persons, who were B.Sc/B.Com. at the Vaikunth Mehta Cooperative Institute, Pune. But later on, there was no response from the various cooperative/processing societies at district and taluka levels for their deputation and therefore ultimately the Federation had to absorb all the personnel in its service. Thus, their attempt met with failure in achieving the object of the scheme and hence they gave up the idea of continuing the scheme. They do not have at present the managerial cadre pool of cooperative sector. They also feel that there seems to be no likelihood of demand for such personnel in future.

Future developmental perspective of ACSs :

As said earlier, our discussion on the topic has to take into account the future developmental perspective of ACSs, besides the experience of the Federation as described in the afore-said para. This perspective has been talked of earlier also while we dealt on the future perspective of a federal structure for A.C.Ss. This federal structure which sin qa non

in future as to be organised to function on democratic principles and on democratic decentralisation of powers. It envisages an organic link at all levels and demarkation of powers and functions, It's main objective is that the upper and middle levels shall bear uppermost in their minds the interests of the bottom-level cooperative organisations who form the main base of the structure. These levels should be sensitive to the interests of this base-line organisations and that they would supplement the activities of these organisations.

If this is the future developmental perspective of the ensuing organisation of ACSs, then ACSs are important cooperative democratic organisations whose aspirations and a needs are valuable, From this standpoint, encaderisation of Managers as proposed by Government at the level of T.D.C. does not work in favour of the spirit behind the development of ACSs as free democratic institutions and the building up of the future federal structure of ACSs. The reasons for this can be explained as follows :

(1) T.D.C.'s encaderisation proposal puts its objective as creation of the Manager's cadre with a view to see that when these Managers are deputed on A.C.Ss., they would work fully under the administrative control of the Managing Director of the T.D.C. It is seen that Government wants through T.D.C. to control these deputed Managers of T.D.C. and they consider such control essential because Government has been sanctioning financial assistance to ACSs on a very liberal scale and on various terms and conditions. One can definitely understand Government's anxiety to control these ACSs which receive amounts in lakhs from them. But then, the bitter truth on the other hand is that this objective of encaderisation to place

Government controlled Managers on ACSs defeats the object of seeing ACSs as free and democratic Institutions and ensuring in future their democratic development. We also admit that this bitter truth may look as very academic and theoretical. But if at all, we are to profess the ACSs as democratic institutions on paper, and through our conceptual framework and through declarations on various public platforms, then, we cannot entertain the idea of encaderisation as proposed. In other words, with such encaderisation we shall have to say openly that ACSs are state-controlled organisations in the cooperative sector which have no will of their own to develop in their spirit.

(2) These Managers will owe allegiance more to the T.D.C. than to the Managing committees of ACSs because they would always be aware of the fact that they are under the administrative control of the Managing Director of T.D.C. and they are placed there to safeguard government's interests whose huge amounts are at stake with the ACSs, Secondly, they would also be painfully aware of the fact it is the T.D.C. and not the ACSs which gives them guarantee of continuous service and promotions in future, Hence they would not think independently of the interests of the ACSs and suggest to T.D.C. suitable things. They would generally try to fall in line with the directives of T.D.C. and dictate them to the Managing Committees. Here, we have not presumed that the interests of TDC/Govt. are at cross with those of ACSs. Even then, the democratic organisations should feel free to put up the democratic organisations should feel to put up their say on the proposals of Government. Their views may not at times concur, and growth according to their genius may be hindered if Government's wishes only prevail.

The Managing Committees would not be forums of planning for them but would be sub-servient agents of Government.

(3) The Managers will work with the ACSs mechanically as some Government officers serve the organisations to which they are deputed. If they are not suitably posted at places of their convenience (which is not always possible) they would work in a way compelling ACSs to request T.D.C. to transfer them. This state of affairs would not be conducive to the development of the activities of the ACSs. Such Managers would be liabilities to ACSs. Secondly, since they are transferrable, they would also manoeuvre to get transferred to places of choice and their endeavours consuming their time and energies would affect the working of ACSs. On the other hand, there would generate pulls and pressures from local leaders to seek persons of their choice, giving out strains between T.D.C. and some non-officials.

(4) We shall definitely welcome a resultant situation of this encadrisation if it turns out a band of faithful workers of integrity with devotion to the cause of the uplift of tribals sought by T.D.C. But how can we guarantee this desirable outcome, although we need not be pessimistic? Instead the likely possibility is the outcome of training a band of workers loyal to T.D.C. only.

SUGGESTIONS :

The present practice of recruitment suitable candidates from the open market by the District Committee and training them suitably and placing them at the disposal of ACSs as per their choice may be tried for some years. Only its failure to work well as viewed by the ACSs may compel us to think of encadrisation. The present practice is recommended for the

following reasons :

(1) It serves the main objective of providing trained and efficient personnel on key posts which was the sole aim behind the much - stressed scheme of common cadre.

(2) It does not dump the personnel on the ACSs and it allows every ACS to select a person from the list of trained personnel. This element of freedom is in consonance with the the concept of free institutions.

(3) The Managers would give allegiance to the employer ACSs and there would be greater possibilities of more devotion to the cause of development of ACSs.

(4) They would put up the say of their ACS more freely and frankly taking into account their local needs.

(5) In order to fulfil their needs of promotion, T.D.C. may offer to obtain the services of such few selected Managers who have served the ACSs for 10 years, for the posts of Marketing Officers and other posts on its cadre.

(6) The work of recruitment and training may be handed over to the middle level organisational structure of ACSs, when the federal structure is set up.

Activities of ACSs :

In Chapter III and IV, we have already discussed in details the development of the various activities by the ACSs. Our sample societies have on the whole started three activities viz. kirana-shop, cloth-shop and ration-shop. Some have combined the three activities into one or two. Three of them have also been seen engaged in dairy activity. As regards turnover, the ration-shop of seven ACSs. give on an average a turnover of Rs.0.5 Lakh each, the kirana-shops give an average turnover of Rs.45,000 each and the cloth-shops

give an average turn-over of Rs.89,000 each. The dairy activity of the three gives an average turnover of Rs.2,28,893 each. After all, averages are not always the best indicators of the real position. Besides these activities, the ACSs are not seen to have paid the due attention to the development of other activities from among a long list of activities as envisaged by the planners. Especially their attention to employment-oriented activities is almost nil. Only two of them have tried their hands at distribution of fertilizers, seeds, insecticides and agricultural requisites. Only one ACS could obtain a road contract. Only another one secured agency business in cement and kerosine. Only one helped in development of fishery. In terms of profits, the data presents a mixed picture and does not allow a single conclusion. All of them do not show profits, and whatever profits they should may not survive if due percentage of over-head expenses is taken for the assessment of the exact profit-loss position. Similarly, we cannot deduce that they are in either profit or loss in one particular activity. If one runs a particular activity in profit, the other may be in loss in that activity.

As far as the picture of the State is concerned regarding activities, it is observed that two activities have been started by many societies and they are kirana-shop and cloth-shop. ACS-wise and activitywise data is not available. A total of 388 ration, kirana and cloth shops have been opened by 258 ACSs. It means some have not developed more than one activity. They are expected to achieve a trading turn-over to the tune of Rs.5/- lakhs each per annum. It is evident that on an average and in general, they have not attained this trading turnover to meet the estimated management expenses of Rs.90,300 per year. Even the total number of branches opened

by the ACSs is 243 which shows that some ACS have not practically opened the second branch besides the main branch. Such societies must be far away from trying to do something to attain some turnover.

A target of 258 more shops is now set for 1978-79 and districtwise targets are allotted to be achieved by June, 1979.

Difficulties of ACSs.

Looking to the replies of Managers regarding their general difficulties in developing the different activities, it is seen that they have no common difficulties. Even then, the discussion with them brings out that whatever be the difficulties with them, in expanding the activities, they would welcome the following arrangement to help them develop the activities. :

Rates : (I) To develop the sales-activities like kirana, cloth-shops or consumer stores, they need to be provided with the commodities at such rates by some middle level agency that they would be in a position to sell at cheaper rates than the local private traders even after adding the transport costs to the purchase price.

Transport:(II) They find it difficult to make transport arrangements timely and at cheaper rates of the materials purchased by them at taluka or district places and this results in shortages of stocks in shops temporarily and higher sale-rates due to costlier transport.

Working Capital:(III) They are short of adequate working capital to start new activities and develop the activities undertaken.

To remove the said difficulties, they have suggested :

(I) To set up a middle-level agency at the district places which can supply all kinds of sale commodities of the requirements of people at cheaper rates. This agency may sell on credit to ACS if required. It should deal with these articles in whole-sale and it should procure them from production centres with Government support.

(II) To sanction adequate working capital to each ACS.

One Manager has suggested providing goods trucks to ACS. Another has suggested to give ACSs freedom to purchase commodities at shops or agencies of their choice, because he feels that when they purchase from sale-purchase unions, the sale prices are higher than the local prices after adding transport costs and the goods purchased from T.D.C. are not of the right quality.

Regarding the employment-oriented activities, the discussion revealed that five out of ten managers have - complaints of no response from the concerned authorities to comply with their written applications for offering project works on contract basis. These authorities are B.D.Ss., officers in charge of Employment Guarantee Projects, - Collector etc. One ACS from Melghat tahsil was not sanctioned forest coup. Secondly, they also generally feel that as yet they are not fully equipped to undertake such activities for reasons that they require some initial working capital to undertake works, and that they also require some technical hand to guide them and to supervise the work of contracts undertaken. Three ACSs have said that so far they have not given any thoughts to these activities.

One District Deputy Registrar Cooperative Societies concerned agreed that there is poor response from the concerned authorities to obtain employment-oriented activities and that they have no technical staff to guide and supervise these activities. So, also, there are no specific directives from government to the authorities concerned to allot contract works to ACSs. However he opined that ACSs are allowed to purchase from Maharashtra Consumer's Federation and they can get variety of commodities. He feels that it is dangerous to give freedom to ACS to purchase from sources of their choice. The Managing Committees are not generally very enthusiastic to expand the activities. In order to raise the incomes of members, he told that 20 bullock-carts and 80 calves have been distributed to members under the concerned schemes and dairy routes are being fixed in some cases. He further said that although ACSs are after controlled-cloth, there is at present no production of controlled cloth.

Suggestions

(1) It is necessary to set up/declare some suitable middle-level organisation/agency by Government to supply all the required commodities by ACSs to maintain and develop their service activities including consumer services agricultural services and others. T.D.C. may be thought of in this respect.

(2) This organisation may have its branch preferably at a central place or a district place suitable to ACSs in the district.

(3) It should be in a position to sell them at comparatively cheaper rates so that ACSs can sell the commodities at rates on par or lower than the local rates after adding the transport charges into the purchase prices.

(4) Some transport arrangements may be thought of to do away with the transport difficulties so that timely and cheaper transport service is given to them to transport goods.

(5) Cooperative Department may be given adequate funds every year to be sanctioned as working capital to ACSs besides the present scheme of loan for purchase of tools and equipments. This working capital may be utilised for initiation and expansion of any approved activities.

(6) Liberal sanctions may be given to ACSs by concerned Assistant Registrars/Deputy Registrars CS for starting activities

(7) Government may consider the proposal of earmarking some quota at the production centres of some essential items of requirements of people of tribal area and assigning it to the said middle-level agency so that it can supply the articles in adequate quantity and at cheaper rates.

(8) Dairy Department may be advised to pay more attention for the initiation and development of dairy activities in many areas and more and more ACSs should be allowed to participate in them.

(9) Animal Husbandry Department may also be advised to equip more and more ACSs to develop poultry activities - collection and sale of eggs.

(10) Government need to issue a circular to all the concerned authorities which have work projects in the tribal area emphasizing in particular to allot work contracts to all ACSs which volunteer for works for their members. The Departments offering the work themselves should arrange to guide the ACSs about the requirements of carrying out works, and their supervision.

ACSs in the eyes of its members

During the survey, the Reseacher has tried to meet the members of all the sample societies and has recorded their views. Formal recordings of 20 members has been completed. Half of them are tribal and half non-tribal members.

Previous membership :- 13 out of 20 had membership of the primary cooperative societies before ACSs.

Membership of Managing Committee :- Only 5 had held posts on the Managing Committee in old societies.

Loan received :- Only 4 out of 20 have not received any kind of loan through the ACSs. They have received crop loans in general. Those who are tribals members have received consumption finance of T.D.C. One has received assistance in the form of calf. Crop loans range from Rs.100 to 2000.

Refund :- All those who received crop loans were due to refund them during the season after November, 1978. Eight of the loanees (previous loans) have refunded in full or partially. Others have yet to refund.

Goods purchased from the society :- The attempt is to find out how far the members are accustomed to purchase from the society which is meant for them. 5 out of 20 have not purchased. Others have purchased grocery articles, foodgrains and cloth. The purchase amount from Rs.22 to 1500 in individual cases. Except one, the others told that the prices were slightly lower than the prices in private trader's shops. The lone member said that the sale price of jawar was higher. Those who purchase from society also purchase from private traders and on the bazaar days.

Goods sold to the society :- The attempt is to find out the habits of members to sell their marketable surplus to the society, 5 out of 20 have not sold anything to the society. Others have tendered commodities like paddy, rice, groundnuts, jwari, til, udid, milk etc. Paddy/rice tendered range from one to fifteen quintals, groundnuts from seven to thirty quintals, jwari from six to thirteen quintals, til four kilos by one and milk fove literes daily by another and udid eight payali by the third. They seems to have received sale-proceeds from Rs.12 to 7790.

Old society or ACSs - which is better? :- 18 out of 20 opined that the present ACS is better than the old society. The reasons stated separately are like :-

- it gives loans when required.
- it gives us more money.
- it secures more capital to give as loans. But the loan-application sent to Bank is sanctioned after a long delay and meanwhile we have to borrow money from others.
- It is more advantageous.

Has the ACS caused progress in occupation? :- Four respondents replied in the affirmative and four in the negative. Others could not say anything.

Repayment of loan :- Out of 13 who replied, four said that they repaid in time, two said that they could not repay in time, and seven said that it is yet time for them to repay.

Adequacy of loans received :- Out of eleven who replied the question whether the loans given to them were adequate for the purpose, three replied in the affirmative and eight in the negative. It means majority of them feel that their needs

were not adequately met by the loan amounts sanctioned.

How unfulfilled needs were satisfied.

Out of 10 who replied the question as to how they managed to meet their needs in a situation of unmet needs due to inadequate loan, five gave out different ways they had to adopt to meet the needs. They are like borrowing from other farmers, working as labourers, selling paddy, selling goat selling other foodgrains etc. The other said that he could get at least consumption finance. The three others said that they did not apply for loan knowing well that they would not get.

Incidental expenses to get the loans :- An attempt is made to know whether members have to incur incidental expenses to get loans. Ten members who replied the query said that they had not to pay money to anybody to get the loans. Two of them told that they had to spend for journey twice or thrice to go to ACS place/Bank.

Who told about the ACS? :- Members were asked as to who were the persons who first informed them about the opening of ACS for tribals and others. They are sarpanch, managing committee member, another member, Z.P. President, employees of the society and others.

Who provided share capital loan ? :- The attempt is made to gauge the awareness of the members about the scheme of share capital loan. It is observed that only two members were aware of the scheme.

Where do they purchase groceries, foodgrains and cloth and whether society's rates are reasonable.

Eighteen have replied that they have to go to private open market. Ten of these eighteen also visit the ACS for

goods available with it like cloth, grocery etc. The remaining two said that they go to society. Some of them agreed that they are forced to go to private traders whenever they are moneyless and society cannot sell on credit. Regarding the price out of eleven who replied, two opined that prices at the society are higher, six opined that prices at the society are lower while the three thought that prices at society are on par with outside prices.

Difficulties experienced when members go to society for some work or purchases

They feel that they do not experience difficulties in particular. Two members frankly told that on some occasions, the society's kirana shop is closed because of shortage of stock. They further opined that T.D.C. or the society should sell their commodities on credit also. They should provide the customers credit-books to maintain accounts of credit and recoveries.

Although, people interviewed do not openly say that their society should sell on credit, we could not fail to note their expectation that the provision to sell on credit at times and to some extent should be there with the society.

Needs/services not so far attended by the ACSs : Eighteen who opined said that their daily and other requirements like seeds, fertilizers, insecticides, manures etc. are not being attended by the society. They also feel that their requirements of medium-term and long-term loans are not being met by the society.

Who is preferable? Society or private trader ?

One respondent did not reply. Out of 19 who replied 18 felt that the society is preferable to the private trader. One told that both are good. On the whole they want to convey that if society could give them all things of their requirements, it is certainly more welcome, but the fact is that so far it does not cater for all their requirements.

Monopoly purchase : They were asked to opine frankly on government's programme of monopoly procurement. One respondent did not opine. Three said that they can not say anything. One frankly opined that there should not be monopoly procurement. The remaining fifteen opined that monopoly procurement is good. Few of them gave reasons as better purchase prices and cash given on the spot. Two said that government should offer higher prices.

Knowledge of members about the existance of T.D.C.

The attempt is to guage this knowledge with members. Of the nineteen who replied nine said that they have heard of T.D.C. AND TEN replied that they did hear of T.D.C.

Consumption Finance :- Ten respondents have not received it from any source. Out of the remaining ten, six have received it from T.D.C. and four cannot explain the sources of their consumption finance. Regarding the adequacy of this finance, eight have opined that it was inadequate.

Any other member besides the respondent in his family

The attempt is know how many are the members of the ACS in one family. Ten said that they are the only members in

their families. Four said that there is one more member in their family besides them. Three said that there are two more members besides them in the family. Three said that there are three more members besides themselves in the family.

Benefits from Employment Guarantee Scheme :- The attempt is to know the how far members are aware of the scheme and how far they stand benefited from it. Out of sixteen who replied only four said that they knew the scheme and were benefited by it, while the rest said that they were not benefited, although few of them have heard of the scheme. But one thing is certain that though some have heard of it and some have been benefited, they do not know the particulars of the scheme. They only know that the scheme provides work but they do not know that they are paid something for unemployed days after registration for work.

Tactics of traders and money lenders :- The attempt is to know from members as to how do the private traders and money lenders with whom they were formerly associated treat them now after becoming members of ACSs - whether they tease the members or try to please them or win them over to their side. Except two who did not reply, others said that these persons neither tease nor try to win them over to their side.

Treatment given by the society :- Three did not say anything. Seventeen said that they are given a satisfactory treatment by the employees/officers of the society when they go to the society for some work.

Number of Managing Committee members known to members :

Out of twenty, five did not know any one, five knew all the members on the committee, three knew only one

especiallly the chairman, two knew two, one knew three, two knew four and two knew five. It shows that most of the members do not know the committee members of their society.

General opinion about the society :- The attempt is to let the member opine freely about the society without asking any particular question. It was gathered that they are happy with the society provided it fulfils all their requirements. One said that its branches and staff should be increased. One said that after 8 to 10 years, the financial position of his society will deteriorate because most of the members are defaulters and recovery is not effectively made. Besides, with more outstanding arrears and want of increase in the income-sources of the society, the financial position will deteriorate. One said that purchase centres under monopoly procurement should be nearer to tenderers and price offered for warai is less and tenderers should receive money in time after tendering at the centre. One said that there should be more stocks in the kirana and cloth shop of the society. One said that non-tribal should also get loans, quarters be provided to staff and employment be provided to members in need.

Factors relevant to economic viability of ACSs

After having discussed the various aspects which have bearing on the development of the ACSs, it is thought appropriate to talk of the factors which are relevant to the economic viability of these institutions. We do not know of any efforts to have been made so far about determining of the economic viability of any ACS. However, for our information, the planners have given some data of the economics of ACSs. It is suggested that in due course, efforts may be made to find out the economic viability of an ACS taking into account the

information on the economics of ACS and other relevant information. So, here, we mean to deal with only the factors governing the economic viability of ACS.

Before, we begin to discuss these factors, we may take into account some economics of the ACS with particular reference to first two years and set it against the actual performance of our samples wherever possible.

Coverage of borrowing members :- It has to cover approximately 12500 population with 2500 households. By the 10th year it has to cover 60% borrowing member viz. 1500 and by the end of the 2nd year at least 750 members.

If we take the borrowing members for loans from D.C.C. Bank, they range from 88 to 1478. The average for the samples of the borrowing members at the end of the 2nd year is 522.

It is thus less than 750 (70%). For consumption finance, the coverage of borrowing membership is 790, on average for one ACS.

Loan for borrowing member :- It is expected that by the 2nd year, Rs.1050/- may have been sanctioned as loan per borrowing member.

As against this, data reveals that the nine sample societies received in each case an average D.C.C. Bank loan per member from those who received loans as Rs.785, 567, 426, 179, 419, 1227, 354, 719 and 1556 giving an overall average of Rs.692/-. Further it reveals that as far as consumption finance from T.D.C. is concerned, the average figure of loan per member for nine societies is Rs. 168, 120, 135, 114, 111, 98, 108, 109, giving an overall average of Rs.119. Adding Rs.692/-

and Rs.119 we come to know that Rs.811 is received by each borrowing member by the end of the second year. Thus he has received 77% of the estimated borrowing for the first two years. But this percentage would grievously drop down if average is struck after taking into accounts total number of members of the ACS. So this percentage is not that which we want.

Share capital from Government

It is expected that by the end of the 2nd year, it should get Rs.79000 as loan.

As against this, the data gives an average of Rs.74690. The variation ranges from Rs.29000 to 1,36000. Four have received more than the same figure as expected. Others have received less than that. But the overall average is much near to the expected assistance. It is 95%.

Loan from D.C.C. Bank :- The economics has envisaged a sanction of Rs. 6.63 lakhs as loan from this source.

As against this, the data of sample societies shows that the loans sanctioned gives an average of Rs.4.83 lakhs and loan distributed out of it gives an average of Rs.2.73 lakhs.

It shows that the performance is much lacking on this score.
It is 73 per cent for sanctioned loans and 41 percent for disnursed loans.

Assets :- ACS, is expected to invest Rs.0.33 lakhs in the share of the D.C.C. Bank. As against this, the data of samples gives an average of Rs.0.43 lakh, which is quite substantial.

The expectation is more than fulfilled.

Share to members :- It is expected to come to Rs.7.88 lakhs.

Income :- Income from interest on loans @ 13 per cent per annum assuming 90 per cent recovery is expected to be Rs. 0.92 lakh. There are significantly heavy arrears of loans to be recovered as a legacy from the amalgamated societies.

Net profit from trading @ 5 per cent on 50 per cent of loans to members is expected to be Rs. 0.20 lakhs.

Both the above figures give a total of Rs. 1.12 lakhs as income. We have no exact data to comment on the position in practice.

Expenditure :- Expenditure on interest on loan from D.C.C. Bank @ 10 per cent per annum is expected to come to Rs. 0.66 lakh, Expenditure on salaries, rent and contingencies are expected to come to Rs. 0.90 lakh and expenditure on audit supervision fees is expected to come to 0.03 lakh giving a total expenditure of Rs. 1.59 lakh.

Taking into account all the economics worked out, the ACS is expected to suffer from a deficit of Rs. 0.64 lakh and Rs. 0.47 lakh during the first and the second year respectively which gives a total of Rs. 1.11 deficit.

The loan to be sanctioned for the managerial operations loss by the cooperative Department is a maximum of Rs. 0.65 lakh and Rs. 0.46 lakh for the first and second year respectively which gives a total of Rs. 1.11 lakh deficit which is to be covered by Rs. 1.11 lakh sanctioned as loan for managerial operation losses. It means that this loan is going to wipe off the deficit worked out in the economics of the ACS by the planners.

Trade-turn-over :- It is learnt that government expects ACS to attain a minimum of Rs. 5 lakh as trade turnover to cover its

management expenses of Rs. 90,300/-. Presuming that the average ACS has appointed the staff as per staffing pattern laid down for which the salaries amount to Rs. 70800, and has to spend Rs. 3900 on rent and Rs. 15600 on contingencies (= Rs. 90300), we have to look to the trading turnover of the societies in the sample.

The trading turnover in total for the sample societies in four different activities is as follows.

	<u>Average</u>
Ration shop Rs. 360680 for 7 ACSs. =	Rs. 51526
Kirana shop Rs. 316679 for 7 ACSs. =	Rs. 45240
Cloth shop Rs. 625987 for 7 ACSs. =	Rs. 89427
Dairy activities Rs. 686677 for 3 ACSs. =	Rs. 228892
	<u>Rs. 415085</u>

The first three activities have been undertaken by majority of the societies. The individual activitywise average turnover of the seven sample societies is Rs. 51526 for ration-shop, Rs. 45240 for Kirana shop and Rs- 89427 for cloth shop. if we seek for the combined turn-over of these societies, it is Rs. 186193 for three activities.

Further, if we take the dairy activity, its average turnover for the three societies is Rs. 228892.

Lastly, presuming that had the seven societies also undertaken dairy activity on similar lines alongwith their three activities, the total average turnover of the society for four activities would have been Rs. 415085

We may conclude saying that with first three activities, the sample societies have each of them not achieved

the desirable turnover of Rs. 5 lakhs to tide over Rs. 90300 of management expenses, as desired by the planners, as the combined average turnover is Rs. 186193 for three activities and Rs. 415085 for four activities. But since, a very rare number of societies have undertaken dairy or any other fourth activity worth the name, we may take into account only average for three activities i.e. Rs. 186193. Thus the trade-turnover of the ACSs from the data is Rs. 1.86 lakhs as against the desirable one of Rs. 5 lakhs, if averages are to be considered.

Profit-loss position :- As regards their profit-loss position, we have already explained in the previous Chapter. It presents a mixed picture. Out of five ACSs in ration-shop activity, 4 show profits, out of five ACSs in kirana-shop activity, 4 show losses and out of six ACSs three show losses and three show profits. Out of three ACSs 2 show profits and one show losses.

Income from loan-recoveries :- As regards, their income from loan recoveries, the position is far far satisfactory. The data of 8 ACSs in Table No.10 shows a total outstanding loan of Rs. 6159078 and an average of Rs. 7,69,885 for each, although we admit it is almost their legacy. But this factor is important to bring them or not the economic viability.

Similarly their overall profit-loss position for 1977-78 shows that 5 ACSs show a total loss of Rs. 393200 and an average loss of Rs. 78640 for each. The loan for managerial operation losses goes to reimburse these losses wholly or partially.

Now, after having thus examined in the light of our data, the position of ACSs on the background of the indicators of economics worked out for two years, we now try to deal with the factors governing the economic viability of ACSs.

Relevant factors for economic viability

(1) Share-capital :- The ACS, as visualised, is a larger cooperative unit than the previous old primary cooperative unit and expectation from it are also many and in particular it has to function as an alternate agency to private exploitative traditional sector. Hence, its requirements of share-capital are also much. Government has aptly come to its rescue through the scheme of loan for share capital. The progress in its implementation is satisfactory, as noted earlier.

So, the factor which has bearing on the economic viability through its strength of imparting more credit-worthiness, is working well.

The enrolment of members by the samples is 54% as against 30% worked out in the economic, if we presume that there are households one-fifth of total population of the villages in the operation area of these ACSs.

(2) Working capital and development of activities

This factor of working capital of societies has the highest bearing on the economic viability of these societies. It includes all the money which the society can raise out of its loans, advances, net incomes from activities, subsidies etc. It should be adequate enough to enable it to keep running all its income-earning activities to an extent to earn for it surplus investible resources to strengthen and develop further its business activities to sustain its continuing prosperity. If it is less enough to have no continuing investible surplus resources, it would come to stagnation.

As regards, the loans which they could obtain from

Banks which in due course may prove paying by way of income through differential interest from members, the position is given in Table No.3. A total of Rs. 48338093 loan has been sanctioned to ten societies -an average of Rs. 483809 loan to each from the Bank. A total of Rs. 848004 consumption loan of T.D.C. is sanctioned to nine societies - an average of 94223 to each. A total of Rs. 59653 other loans have been sanctioned to four societies - an average of Rs. 14913. It means Rs. 592945 (Rs. 5.92 lakh) are sanctioned from different sources as loan to each society on an average. From Table No.4, a total Rs. 2731929 bank loan and Rs. 848004 consumption loan is distributed giving an average of Rs. 367416 (Rs.3.67 lakh) as loan distributed on an average by each society.

This performance is short of the expected of Rs. 6.63 lakh loan to be received from only the D.C.C. Bank. To that extent, the economic viability remained reduced during the two years.

Regarding their income from business activities, we have noted the mixed picture of profit and loss and we have noted the overall losses position of five sample societies, and so this factor has not so far helped to impart economic viability.

Only one out of the ten societies has distributed (Rs. 8850) loans to its members from its own funds. Thus the position of having surplus investible funds of its own is doubtful for ACSs.

The Cooperative Department had decided to implement the scheme of "Loan for purchase of tools and equipments" from the year 1978-79, out of which they can purchase scales, weights, measures, storage cans, gunny-bags, tarpaulin and other

equipments. Since they are short of working capital. Govt intends to sanction an interest-free loan upto Rs.10,000 to each ACS. This endeavour is most welcome to boost the resources of the society and strengthen its activities.

To extent, the various sources like government, T.D.C. banks etc. fail to provide financial resources and working capital to the ACSs, it is sure that their economic viability would be seriously reduced, through the result of lack of expansion and development of their activities, and unless this deficient result is there, they cannot cater for all the types of the requirements of their members.

SUGGESTIONS

(1) D.C.C. Banks, Government and T.D.C. may provide finances to ACSs on a greater scale than so far provided with a view to help them expand and develop their essential activities to cater for all the needs of the members so that the ACSs can truly develop as an alternative agency to the traditional exploitative agency.

(2) Government should sanction as many required licenses/ permits as possible to ACSs to enable them to provide for the dairy and occupational needs of members. Agency for distribution of controlled cloth, kerosine, seeds, fertilizers, insecticides etc.

(3) Dairy activity has reasonable scope for development at the hands of ACSs if proper technical guidance and resources are given by the concerned Government Department.

(4) Middle-agency as described earlier may be organised to supply commodities to ACS at cheaper rates and in adequate quantities.

(5) Each ACS should try to sell its commodities like cloth, kirana etc. in weekly bazzars to boost its income.

(6) The two hurdles in development of activities are their difficulties of lack of storage and transport facilities. Efforts to remove them satisfactorily are required.

(7) Each ACS must see that all its four or five branches are opened and they function effectively. This alone would help them to go near to the people and help alienate them from the unscrupulous exploitators.

(8) Medium and long term finances have not been sanctioned to them in general. This lacuna should be removed to help members to raise their incomes upon which depends the increase of incomes of the ACS. More loans for the purchase of milch cattle and bullocks are necessary, and they would fulfil the real needs of the people.

(9) At the same time, possibility of allowing the ACS to sell some of its commodities on credit with suitable safeguards may also be examined. If some workable proposition is implemented, it would help ACSs to compete effectively with the private traders, because at present many members have to go to the local traders to meet their needs when they have no money to purchase. These traders are still an attraction to them for their capacity to sell on credit.

(10) Efforts to sanction loans for unproductive purposes have not been made satisfactorily, only Rs. 0.92 lakh are given as consumption finance by Banks. This is negligible. T.D.C. could distribute Rs.1.90 crores out of Rs. 3 crores earmarked for the purpose. The actual distribution gives an average benefit of Rs.119 to each benefited member

37% of the provision remained unspent. If we hesitate to sanction more unproductive loans through various agencies, we cannot help tribals falling pray to exploitative practices.

(11) 5 to 10% out for shares at the time of sanctioning loans to ACSs by D.C.C.Banks may be reviewed in such a way as to give more loanable funds in the hands of ACSs and their members.

(12) Rates of commission under the agency function of govt/TDC may be increased suitably in the light of experience, boosting the income of the ACSs.

(3) Contract works :- The economic viability will be strengthened, if ACSs could secure more employment and income-oriented workcontracts of various types. They would give more employment to their job-hungry members raising their incomes and consequently strengthening their repaying capacity. At present the position is worst on this count.

We have already suggested that Government should see that all concerned depts. accord priority to ACSs in sanctioning work projects on contract basis, along with providing technical guidance and supervision. The Project officers of all I.T.D.Ps. should be asked to coordinate the efforts towards this direction and time to time review be taken by Collectors for efforts in this matter.

(4) Effective link of credit with marketing

The effective linking of credit with marketing can lend more economic viability to the ACSs. If huge amounts of loans are paid on a weak link of this credit with marketing, the present ACSs would wither the same way as old primaries in that area as a result of huge outstanding arrears of loans and

saturation point of grant of further loans. Almost all the Managers predicated a bad future of ACSs if effective recoveries are not made. For this purpose effective ban on private trading and lending and strict enforcement of monopoly procurement is a must.

Suggestions :

(1) It is necessary for Government to take a policy decision once for all that procurement in Sub Plan Area cannot be voluntary but be a must as monopoly procurement.

(2) The leakages to this programme should be studied and effective actions to stop them should be taken. Borders of Sub Plan villages adjacent to non-tribal Sub Plan Area need to be sealed effectively not to allow marketable surplus to be sold outside. Private traders may be compelled to report their stock periodically to the tahsildar. Purchase rates should always fetch good returns to tenderers, commission to ACSs may be revised in favour of ACSs.

(3) ACSs must be given targets of recovery.

(4) The proposal to delegate powers of recovery in defaulting cases of arrears to the committee consisting of Project Officer, A.C.S. Manager, local Recovery Officer of Cooperative Societies and Talathi may be considered. The committee should meet every month and review the cases and effect recovery. The recovery procedure needs to be simplified to cut red.tape and leakages.

(5) Government Assistance :

The element of subsidy as against loan in every attempt of financing by Government to ACSs. has an influential bearing on the economic viability of ACSs. This is true and essential especially of ACSs to tide over their teething troubles.

Suggestion :

We have made some suggestions earlier. (1) Loan for Managerial operation losses may be treated as subsidy for the first five years. (2) Assistance to landless labourer and poor artisans may be given in the form of subsidy to purchase shares of the society. (3) Interest subsidy to all poorer members may be suitable increased. (4) More subsidies may be granted to landless labourer members of ACSs to purchase milch cattle and efforts to give them more employment should be strengthened, (5) Crops loans and consumption finances should bear as far as possible hundred percent portion in kind.

(6) Processing and village and Small Scale Industries :

In order to boost the incomes of ACSs and to offer greater employment to its needy members the initiation and development of these industries by the ACSs is quite necessary, because this activity, if rightly developed under the guidance and assistance of the Industries Departments and the Boards and Commissions in the Small industries sector would lend economic viability to the ACSs.

Suggestion :

A cell at the level of the Department of Industries may be set up to devise plans to develop Processing and small-scale industries at the hands of some selected ACSs. The representatives of the concerned Boards and Commission may be associated with a committee to be set up in this cell.

(7) Training and social education :

The trained and efficient staff of the ACSs and the trained and enlightened leadership to ACSs have also a good bearing on lending economic viability to ACSs. Similarly true wider awakening in the people of the area will help people see for themselves the importance of their ACSs, It would keep them away from traditional exploitators.

Suggestion : The training programmes arranged by the Cooperative Department should be continued. Besides the programme of training Managers and Accountants, the training of subordinate staff may also be undertaken through Maharashtra Rajya Sahakari Sangh Limited, at its cooperative training centres.

Similarly orientation training programmes for members of the Managing Committee should also be further continued to obtain active participation at the ACS level. Thirdly, social education classes in the Sub Plan Area should be increased and strengthened.

(8) Powers of the Manager : Since, these societies have to handle all-pervading credit and marketing functions including Government's monopoly procurement programme besides their continuous efforts to develop their own activities including processing and small-scale industries, it is essential that the Manager of the society is adequately powerful to have some administrative and financial powers especially for urgent situation to sanction loans and to take decisions subject to approval of Managing Committee in some cases and not subject to its approval in some other cases. In our interviews with the Managers, we are convinced of such need to give them some powers. We would like to see them powerful only in the interest of efficient management of affairs and meeting the urgent needs quickly. Two Managers interviewed earnestly felt that as Managers, they have no powers to initiate new activities in the interest of the development of the societies and for the good of the people they are expected to serve, unless their proposals are approved by the Cooperative Department. Their experience to obtain this is discouraging. According to them, in case of some societies with good financial standing and situated in areas which require new activities the Department need to be understanding

and imaginative of the new proposals out forth for approval like milk-collection, credit bank, deposit scheme, egg-collection etc. The Department's attitude is collous and smacks of safeguarding vested interest in some cases. Similarly, a Manager cannot have powers to grant even a petty loan to a family who is facing a heartrending calamity of death of its member. Similarly, he has no legal powers to recover loans from a family of which he is convinced that it is not repaying despite its capacity to repay. Thus in short, he has no powers (i) to start the most desirable activity with the sanction of the Managing Committee, (ii) to grant petty loans to an indigent member in his calamitous situation and (iii) to recover arrears from willingful defaulters.

Suggestions

(i) The Manager should be in a position to start and develop a new activity on behalf of the society after approval of his managing committee which is attended by the Cooperative Officer concerned. He may formally seek the approval to it from the concerned District Deputy Registrar who should dispose the application in that behalf within a month failing with the society should be free to undertake the activity without waiting for the approval. In cawe, District Deputy Registrar declines approval, he should in reply state the reasons for his dicsision. I case, the society seeks no working capital from the Departments the society may go ahead with the activity irrespective of the non-approval. On the contrary the Department instead of disapproving the proposal, should guide the society suitably to undertake the project with or without modification, advise for the right checks and counter-checks etc. In no case, the Department should, unless specific

situations warrant, reject or withhold approval indefinitely for activities like milk collection, egg collection, deposits scheme credit-bank etc. The bureaucracy in the department should be suitable oriented to development of the ACSs.

(2) Some selected Managers may be given discretionary powers by the Department to grant petty loans and advances to indigent members in a situation of calamity. Details regarding situation and ceiling limits may be worked out. They may later on seek the formal approval of the Managing Committee. The money for the purpose may be utilised from a special reserve fund to which both the society as well as Government may contribute. Such fund is a necessity to convince the tribals and other weaker sections that their society can better replace the private traders and money-lenders. It can come to their rescue even at the mid-night time on response to an earnest call for help. Necessary safeguards may be ensured to implement the scheme.

(3) We have already suggested earlier to constitute a four member committee at the level of the society consisting of project officer, Manager, local Recovery Officer and the Talathi to meet every month to review the position of recoveries and take instant actions to recover arrears of dues, as arrears of land revenue with the help of powers delegated to them and with less red-tapism and cuts in cumbersome and delatory procedures. Of course, adequate safe-guards against harsh use of powers in genuine cases may be provided. The project Officer may preside over these meetings and guide its deliberations and actions.

(4) The Manager may be given powers to take minor disciplinary measures against defaulting members of the staff. This would ensure prompt and speedy work by the staff. His decision may not be reviewed by the Managing Committee. Else,

pulls and pressures over the Manager will make him inefficient and callous.

(5) He may be provided with suitable P.T.A. to undertake journeys within the society's area of operation.

(9) Ensuring devotion and integrity

It is our experience in all the fields that it is becoming difficult day-to-day to obtain services of employees who work with devotion to the cause and with integrity. Similarly, it is becoming difficult to ensure faithfulness of some of those to whom an organisation offers its service. For ACSs we cannot afford to keep the employees living a life bereft of essential, health and recreational facilities. All the places of ACSs may, in the near future be fully equipped from this point of view

Suggestions :- Suitable phased programme with government assistance may be undertaken to provide reasonably good living conditions to the staff at the ACS places. It is difficult to suggest here ways to ensure honesty of some defaulting members as it is a much wider problem beyond the scope of ACSs. Even then, suitable discourses of good teachers may be arranged at the end of every annual general body meeting to convince the members of the importance of their faithfulness to the society.

(1) Guidance and Coordination

The ACSs are expected to develop in right directions under the prompt and helpful guidance of the Assistant Registrars/Deputy Registrars concerned, the Marketing Officers the Regional Managers of T.D.C. concerned and the Project Officer concerned. It is heartening to note one circular dated 28-9-1978 from the Commissioner for Cooperation and

Registrars of Cooperative Societies issued to the Departmental Officers explaining their correct role in guiding, Supervising and coordinating the activities of T.D.C. in the interests of ACSs and T.D.C. The Project Officer need to find himself more sueful to the ACSs. The present posttion in general about his exact role on ACSs is vague.

Suggestions :- This vagueness need to be removed and the services of an important emissary like him need to be fruitfarly utilises.

(1) There should be monthly meeting of the three functionary officers - The District Deputy Registrar concerned, the Regional Manager of T.D.C.Concerned, and the Project Officer concerned to review the functioning of the programmes undertaken by all ACSs in their jurisdiction. The Project Officer may convene this meeting as his main job pertains to coordination. Recovery and repayment position may also be reviewed and suitable instructions given to ACSs.

(2) The Collectors as Deputy Tribal Commissioners may also be advised to hold suitable periodical meetings of the above functionary officers in his district to review the progress of ACSs and guide them. Collectors may also give suitable directions to the concerned Department, upon the decisions they may take at the end of these meetings. The Projects Officer may act as secretary to this meeting.

Strength and weakness of ACSs

From all the foregoing factors affecting the economic viability of the ACSs, we gather that the following are some of the strength and weaknesses of the ACSs and weakness need to be removed to achieve the desirable impact of ACSs.

STRENGTH OF ACSs

(1) They are suitably organised to achieve more involvement of tribals and safeguard more of their interests. They represent the voice of tribals through Managing Committees consisting predominantly of tribal members.

(2) They are backed by the statutory provisions of the Maharashtra State Tribal Economic Conditions (Improvement) Act, 1976 and other legislations for restoration of lands, land alienation and Maharashtra State Debt Relief Act of 1975, as they provide a suitable background for the development of ACSs.

(3) Government have endeavoured to link the ACSs to suitable middle-level organisations for finance and hence comparatively more financial resources are being made available to them than the resources available to old primaries.

(4) The Cooperative Department have devised suitable schemes to finance the infrastructural and operational needs of the ACSs and they are being implemented with a fair amount of success.

(5) Persons on key posts of ACSs are being trained and posted on ACSs. Similarly, the leadership of tribals is being enlightened suitably through training programmes for members on the Managing Committees of ACSs.

(6) Monopoly procurement is launched on a big scale with the help of ACSs and T.D.C. which leaves open every possibility of good returns to tenderers, freedom from exploitation and incomes to ACSs through commissions. The programme has created some confidence among the people in the area that ACSs are there meant for them.

(7) The consumption Finance scheme of T.D.C. also worked towards gaining confidence of the tribals that ACSs have the capacity to secure and make available resources for them during their lean period.

(8) Similarly, the members of ACSs and tribal members in particular have begun to realise the important role of the ACSs as they are seen by them, as more effective organisations to give them loans comparatively more in amounts to meet their needs.

(9) They are staffed rather much adequately.

(10) Their programmes are being taken care of by many concerned.

Weakness of ACSs

(1) They have, in general inherited rather huge amounts of outstanding arrears of loans hindering their development.

(2) They are short of adequate working capital to develop their needed activities suitable to the demand of the local situation and hence they are not in a position to cater to all the requirements of their members. The inexperienced staff in majority adds to this difficulty.

(3) The tribal leadership to ACSs is still not fully enlightened and developed.

(4) Their infrastructure in the form of suitable and adequate buildings at their branches, suitable and adequate storage facilities and suitable transport facilities etc. is still weak.

(5) Medium-term and long-term financing to ACSs have remained neglected.

(6) They are seen helplessly-reliant on the waving hands of the cooperative Department on some important issues in which they deserve some freedom on selective basis.

(7) They have not been able to break the confinements of some traditional activities catering to some needs and not all, of their members with the result that tribals and other weaker section members do not find in them as the adequately and efficiently equipped alternate agency for them to replace the traditional exploitators, although they have begun to realise their importance and begun to confide in them.

IMPACT OF ACSs : It is premature to try to find out the impact of ACSs. Even then, all our findings together are enough to give us an idea of whatever impact they could produce on the people and the area they are serving. We may fruitfully try to evaluate this impact after some five to six years.

After this study, we can definitely say that they are the right type of bottom-level cooperative organisations evolved to remove the traditional exploitation of the weaker sections in the tribal area and that they are seen proceeding in right directions to achieve their objective. The tribals and other weaker sections in the area have begun to realise the importance of this organisation and have begun to confide in it. They stand much publicised to let the concerned people know that they are meant for them. They are seen to have taken posture before the traditional exploitators that they have been put up to deter them from exploiting the tribals and other. The members are now aware of the fact that their ACSs have greater potentiality to give them more and give them much in time than the ex-primary units. They also know that the ACSs are more need-oriented than the previous societies. They have

welcomed the monopoly procurement programme and are seen happy with it in general.

Hence their impact as a benevolent organisation has begun to be felt by their beneficiaries. But they are, today, much less sure of their efficacy to continue to shower benevolence adequately and continuously. Their opponents in the form of traditional exploitators are not seen effectively deterred by the existence and activities of ACSs. They have taken note of the intent of these organisations and have been enjoying success any adjustments and manipulations to win over the intended beneficiaries of these organisations. They have not seen as yet in the ACSs the deterrant potentiality to challenge the deep roots of their hold on the people and the area, especially their hold on people for their timely finance for unproductive purposes. People at large and members of ACSs in particular are still mercifully dependent on the traditional exploitative sector for much of the fulfilment of their needs of unproductive purposes, and agricultural needs of seeds, fertilizers, tools, equipments etc. The consumption finance of T.D.C. and the most meagre finance of Banks for consumption and other unproductive purposes through ACSs could not effectively meet the comproductive needs of the people and consequently could not save them adequately from the clutches of the traditional exploitators. The impact of ACSs on the fulfilment of the needs for the betterment of the agricultural and other occupations of the people through medium and long term financing is almost zero. It cannot be said that all the credit and marketing activities of ACSs have helped to stagnate the private market or stabilise the price-trend in the area.

The impact of the ACSs and their programmes is, however, noticeable on the non-tribals in general in a sense that they have begun to feel alienated by these new organisations with the impression gaining ground that ACSs are really not meant for them and they are exclusively for the tribals in practice. They are a formal creation for non-tribals. The consumption finance scheme of T.D.C. which has seen its vigorous campaign for obtaining more and more new tribal membership to deliver its benevolence has directly helped to reinforce this impression. Secondly, the situational omission of items of agricultural commodities produced substantively by non-tribal in the area, from the purview of the specified commodities under monopoly procurement has also indirectly helped to reinforce this psychological feeling of alienation among the non-tribals. Therefore possibility of their felt impression that the EXT-T.D.Blocks had at least the intent and the resources to meet some of their needs alongside with the needs of the tribals also has to be noted. Of course, this felt impression of non-tribals need to be carefully ascertained for its extent and correctness.

Regarding the validation or otherwise of the two hypotheses, we have already opined that ACSs are the right type of bottom-level cooperative organisations visualised by the planners and administrators to serve the cause of removal of exploitation and that they are heading on right lines. However, the validations of these hypotheses will be strengthened only if the weaknesses of the ACSs pointed out are removed. Their capacity to raise their incomes and to effect prompt recoveries must progressively improve. Else, they too would wither away and languish as many of our old primaries.

PART II : CASE-STUDIESCASE STUDY NO.1ADIVASI COOPERATIVE SOCIETY, MADH, TALUKA : JUNNAR,DISTRICT : PUNE.

This society has been started in the year 1977. Nine Societies have been amalgamated in it. Its area of operation covers 31 villages with a total population of 22565 of which tribal population is 15088. Its total members are 3111 out of which 2410 are tribals. Its paid up capital is 239090/-.

On its Managing Committee, there are eight nominated members out of which six are tribals and the Chairman Shri C.R.Memane is a tribal.

Staff :- Shri R.H.Jadhav is the Manager deputed from Cooperative Department. The other deputees are Shri D.B.Raskar as Supervisor and Shri L.K.Bidwai and Shri B.T. Auti as secretaries. Thus, there are 4 deputees. The other staff of the society is as under.

		Tribal	Non-Tribal
Salesmen	- 3	-	3
Clerks	- 3	-	3
Weighman	- 1	1	-
Watchman	- 1	1	-
Assistant	- 1	-	1
Formonopoly procurement	- 8	3	5
Consumer Section	- 1	-	1
Dairy Section	- 2	2	-

Besides, one Accountant Shri. D.R.Gode has joined after training and working as probationer from 30-5-1978.

Number of branches opened by the society are five at 1) Madh, (2) Pargaon Traf Madh, (3) Pimpalgaon Joga, 4) Khangaon, and 5) Kewadi.

Loan and subsidy received by the society from the Cooperative Department is as under :-

1. Loan for share capital - Rs. 75,500/- for 755 members.
2. Loan for losses in operational expenses. - Rs. 65,000/- for one year.
- 3} (i) Government contribution to Bad Debt Reserve Fund. - Rs. 21,133/-
- (ii) Self contribution - Rs. 22,000/-
4. Interest subsidy - Rs. Nil
5. For godown construction - Rs.1,20,000/-
position-Only site for the godown is allotted.

Construction work is not started.

Loans received from other agencies :

<u>Sr.No.</u>	<u>Source</u>	<u>Rs.</u>	<u>year</u>	<u>Purpose</u>
1.	Government	4500	--	NCDC
2.	DC.C.Bank	69065	--	Croploan
3.	T.D.C.	132275	78-79	Consumption Finance.

Distribution of loan is as follows :

<u>Sr.No.</u>	<u>Kind of loan</u>	<u>No. of beneficiaries</u>	<u>Amount</u>
1.	Crop Loan	88	69065/-
2.	Consumption Finance by TDC.	814	132275/-

			201340

Consumption Finance :

Consumption Finance was received from T.D.C. during

the year 1978-79 and was distributed to 814 tribal members. Rs. 100/- to landless labourer; Rs.125/- to defaulter member and Rs.250/- to non-defaulter members were sanctioned in the form of each upto 30% and commodities upto 70%. The commodities distributed were rice, wheat, sweat oil, chilly-powder. The total value of commodities distributed was Rs.115482/-. A total consumption finance of Rs. 132275/- was distributed which included 354 landless, 315 non-defaulter members and 145 defaulting members.

Loans for unproductive puproses was sanctioned to 814 poor tribals in the form of consumption finance to the tune of Rs. 132275/-

Assistance to the poorest of the poor

The landless labour, artisans, bonded labour etc. are the poorest of the poor. The society could sanction to 34 such persons Rs. 9940/- as crop loan to 814 poor Rs. 132275/- as consumption finance and to 755 share capital loan to the tune of Rs. 75500/-.

Arrears of loans outstanding with this society are Rs. 308704. It is to be repaid yet to the Bank.

Monopoly and voluntary procurement

The society has participated in the work entrusted to it under the Monopoly Procurement programme in Tribal Sub Plan Area, as sub agent of T.D.C. The details of purchase are as follows.

Year	Item procured	Weight	Rs.	Adgance received from TDC
1978-79	Rice, jawar, paddy, Hirda, varai, udid, Groundnut, khurchani.	3113 Quintals for	Rs.563310/-.	

Activities undertaken so far by the Society

Kirana shop, ration-shop and Dairy are the three activities so far undertaken. Their turnover is Rs.1,40,000/- for ration shop. Rs. 58540 for for kirana shop and Rs. 680595/- for dairy with profits of Rs. 1626/- at ration shop and Rs. 22000 at dairy. The Kirana shop is at present run in loss (Rs.620). The fourth employment oriented activity of road construction was undertaken on contract basis giving employment to 150 members involving a turmover of Rs. 8500/-. It has also helped 84 members in raring the animals to raise incomes.

Financial position of the society in terms of assets and liabilities is as follows :-

1. Authorised capital	-	Rs. 5 lakhs.
2. Paid-up capital	-	Rs. 239090/-
3. Deposits	-	Rs. 819-85
4. Government loans	-	Rs. 175000/-
5. Loans from Bank	-	Rs. 377759/-
6. Financial aid	-	Rs. 94000/-
7. Reserve Fund	-	Rs. 21574-73
Building Fund	-	Rs. --
Bad Debts Reserve Fund	-	Rs. 21133/-
Price-fluctuation Fund	-	--
Charity fund	-	--
Other funds	-	Rs. 335-45

8. <u>Repayment of loans from members</u>	
Short-term	- Rs. 430095/-
9. <u>Immovable property</u>	
Dead stock	- Rs. 21356/-
10. <u>Investments</u>	
D.C.C. Bank	- Rs. 34950/-
Taluka Sangh	- Rs. 1300/-
Fix Deposits	- Rs. 3700/-
Postal Savings	- Rs. 300/-
District Unions	- Rs. 651/-
T.D.C.	- Rs. 100/-

CASE STUDY NO.2

ADIVASI COOPERATIVE SOCIETY, SHINOLI

Taluka : Ambegaon, District : Pune.

This society has been started in the year 1976. Seven societies have been amalgamated in it. Its area of operation covers nine villages with a total population of 13625 of which tribal population is 4417. Its total members are 2353 out of which 921 are tribals. Its paid up capital is Rs. 3,17,825/-.

On its Managing Committee, there are seven nominated members out of which five are tribals and the Chairman Shri Kaluram Mahadeo Dhonge is a tribal.

Staff

Shri T.V.Kale is the Manager deputed from the Cooperative Department. The other deputies are Shri Y.B. Gavane as Accountant and Shri P.K.Bhagat as Supervisor. Thus, there are three deputees. The other staff is as under :-

		Tribal	Non-tribal
Supervisors	- 2		
Salesmen	- 5		
Clerks	- 2		
Peons	- 1		

Besides, one Manager Shri K.D.Kadalskar and one Accountant Shri P.D.Sable have joined on 1-6-1978 after training and are working as probationers.

No. of branches opened by the society are three at
1) Shinoli 2) Gangapur Bk, and 3) Sal.

Financial assistance received by the society is as under:-

1. Loan for share capital - Rs. 80500 for 805 members
2. Loan for losses in operational expenses. - Rs. 67666 for two years
3. (i) Government contribution to Bad Debt Reserve Fund. - Rs. 30140/-
- (ii) Self contribution - Rs. 512/-
4. Interest subsidy - Rs. 168-65 for 16 members.
5. For godown construction - Rs. 1,20,000/-

Position

Godown is complete. The society is not pleased with its construction work for reasons that the cement used is not good, shutters are not fixed well, the flooring under the pavement is brittle with the result that the rats make holes and play havoc with the stock the framework and iron-bars of the windows are very weak, the corrugated sheets of the ceiling are very thin with holes at some places, one iron sheet was blown over by the wind and got bent, one ceiling angle is weak and so got bent, the cornerwork of the stone-walls is not satisfactory, wood used is of inferior quality, bolts used

for doors and windows do not work well etc.

Loans received from other agencies

<u>Sr.No.</u>	<u>Source</u>	<u>Rs.</u>	<u>Year</u>	<u>Purpose</u>
1.	T.D.C.	32650/-	78-79	Consumption Finance
2.	Reserve Bank	6750/-	76-77	NCDC Loan(Consumer)
3.	DCC Bank, Pune	578810/-		Crop Loan

	Total			

Distribution of loan is as follows :

<u>Sr. No.</u>	<u>Kind of loan</u>	<u>No. of beneficiaries</u>	<u>Amount</u>
1.	Crop loan	456	2,58,665
2.	Consumption Finance from own funds	254	8,850
3.	T.D.C.	271	32,650

			3,00,165

Consumption Finance

Consumption finance was received from T.D.C. during the year 1978-79 and was distributed to 271 tribal members. Rs.100/- to landless labourer, Rs.125/- to defaulter member and Rs.250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were rice, (9740-90), Wheat (9611-70), sweat oil (2584/-), and chilly (2448/-). A total consumption finance of Rs. 32650/- was distributed which included 218 landless 33 non-defaulter members and 20 defaulting members.

Loans for unproductive purposes

The society has sanctioned loans for unproductive purposes, 239 tribals and 15 non-tribal members have been benefited and a total of Rs. 8850/- were sanctioned. Each loanee was given a

woolen ghongadi.

Assistance to the poorest of the poor

The landless labour, artisans, bonded labour etc. are the poorest of the poor. The society could not give any assistance so far to their.

Arrears of loans outstanding with this society by the end of 1977-78 are Rs. 5,56777/-. It is to be repaid yet to the D.C.C. Bank for its crop loans.

Monopoly and voluntary procurement

The society has participated in the work entrusted to it under the Monopoly Procurement Programme in Tribal Sub Plan Area, as sub-agent of T.D.C. The details of purchase are as follows :-

Year	Item procured	Weight and value	Advance received from TDC.	Profit
15-10-1977 to 30-6-78	Ground-nuts to Khurasani, rice, udid, jawar and warai.	1570 quintals Rs. 405240/-	455000/-	4052/- as commission

Activities undertaken so far by the society

Ration-shop, kirana shop and cloth-shop are opened. Except cloth shop, the other two activities show losses because of the unavoidable excess expenses on transport.

Financial position of the society in terms of assets and liabilities is as follows :-

1. Authorised capital - Rs. 5/- lakhs.
2. Paid-up capital - Rs. 3,17,825/-

3. Deposits	-	-
4. Government loans	-	Rs. 184916/-
(A) Bank loans	-	Rs. 578810/-
5. Loans from others	-	Rs. -
6. Financial aid	-	Rs. 92250/-
7. Reserve Fund	-	Rs. 32225/-
Building Fund	-	Rs. 1544/-
Bad Debt. Reserve Fund	-	Rs. 30652/-
Price-fluctuation Fund	-	Rs. 141/-
Charity fund	-	Rs. 3708/-
Other funds	-	Rs. 5579/-
8. <u>Investments</u>		
DOC Bank	-	Rs. 78650/-
Taluka Sangh	-	-
Land Mortgage Bank	-	Rs. 250/-
Fixed deposits	-	Rs. 40540/-
Postal Savings	-	Rs. 256/-
District Unions	-	Rs. 200/-
Others	-	Rs. 550/-
9. <u>Outstanding loans from members</u>		
Short-term	-	Rs. 1217763/- (77-78 & 78-79)
Medium-term	-	Rs. 39955/- (--"--)
Long term	-	-
10. <u>Immovable property</u>		
Godown	-	Rs. 1,20,000/-
Building	-	-
Dead Stock	-	Rs. 10640/-

CASE STUDY NO.3

ADIVASI COOPERATIVE SOCIETY, KARANJALI

Taluka : Peint

District : Nasik

This society has been started in the year 1976. Ten societies have been amalgamated in it. Its area of operation covers 27 villages with a total population of 12200 of which tribal population is 12151. Its total members are 3415 out of which 3401 are tribals. Its paid up capital is Rs. 331240/-.

On its Managing Committee, there are seven nominated members all of which are tribals and the Chairman Shri G.M. Sahare is a tribal.

Staff

Shri R.M.Joshi is the Manager deputed from the Cooperative Department. The other deputees are Shri V.T.Gavali as Accountant and Shri B.N.Patil as Supervisor. Thus, there are 3 deputees. The other staff is as under :-

	Tribal	Non-tribal
Agricultural Assistants	1	-
Salesmen	3	-
Clerks	3	-
Peons	1	1
Recovery-in-charge	1	-

Besides, one Manager Shri N.R.Tupe and one Accountant Shri N.S.Waghare have joined after training and are working as probationers.

No. of branches opened by the society are 3 at
1) Karnajali, 2) Kohor and 3) Borwath.

Loan and subsidy received by the society from the Cooperative Department is as under :-

1. Loan for share capital - Rs. 136600/- for 1366 members.

2. Loan for losses in operational expenses. - 73080/- for two years
3. (i) Government contribution to Bad Debt Reserve Fund - Rs. 17747/-
(ii) Self contribution - Rs. 24100/-
4. Interest subsidy - Rs. 49 for 23 members.
5. For godown construction position - Construction work is complete. - Rs. 1,20,000/-.

Loans received from other agencies

<u>Sr. No.</u>	<u>Source</u>	<u>Rs.</u>	<u>Year</u>	<u>Purpose</u>
1.	DCC Bank, Nasik.	2,36,700/-		Croploans
2.	TDC.	1,82,636/-	78-79	Consumption Finance
		4,19,336/-		

Distribution of loan is as follows :-

<u>Sr. No.</u>	<u>Kind of loan</u>	<u>No. of beneficiaries</u>	<u>Amount</u>
1.	Short-term loan	441	1,87,700/-
2.	Consumption Finance of T.D.C.	1355	1,82,636/-
			2,70,336/-

Consumption Finance

Consumption Finance was received from T.D.C. during the year 1978-79 and was distributed to 1355/- tribal members. Rs.100/- to landless labourer, Rs. 125/- to default-or member and Rs. 250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were rice and woolen blankets (Ghongadi) and chilly. The total value of commodities distributed was Rs. 136678/-. A total consumption finance of Rs. 182636/- was distributed which included 1121 landless 75 non-defaulter

members and 159 defaulting members.

Loans for unproductive purposes were given in 13 cases to enable the beneficiaries for expenditure towards marriage. Rs. 5006/- were sanctioned for this purpose.

Assistance to the poorest of the poor

The landless labour, artisans, bounded labour etc. are the poorest of the poor. The society could sanction consumption finance to 1685 members involving an amount of Rs. 185239/-.

Arrears of loans outstanding with this society Rs.1,60,000 It is to be repaid yet to the Bank.

Monopoly and Voluntary procurement

The society has participated in the work entrusted to it under the Monopoly Procurement Programme in Tribal Sub Plan Area, as sub-agent of T.D.C. The details of purchases are as follows.

Year	Item procured	Weight and value	Advance received from TDC	Profit
1977-78	Paddy, varai, Khursani, Udid, Nagali, ground-nuts.	6196/- quintals for Rs.803364;-.	79500/-	Rs.9000/-

Activities undertaken so far by the society

Three ration-shops, one cloth shop and three Kirana-shops are opened with annual turnovers for Rs.216015, Rs.66038/- and Rs.48713/- respectively benefiting 5006, 3001 and 3700 persons. The profits from these are Rs. 3810/-, Rs.3286/- and Rs.810/- respectively.

Besides these activities, fertilizers, insecticides, seeds etc. of Rs. 35000 were distributed to 588 members, loan for Rs.88800/- was distributed to 95 members, a loan of Rs.24000 is sanctioned for purchase of cows, Rs.19100 were distributed to 8 members for irrigation wells. All these show its wide participation. It has its one godown besides the one newly constructed.

Financial position of the society in terms of assets and liabilities is as follows :-

1. Authorized capital	- Rs. 5 lakhs
2. Paid-up capital	- Rs. 331240/-
3. Deposits	- Rs. 99/-
4. Government loans	- Rs. 329680/-
5. Loans from Bank	- Rs. 341093/-
6. Financial aid	- Rs. 90000 for godown
7. Reserve Fund	- Rs. 2188/-
Building Fund	- -
Bad Debt Reserve Fund	- Rs. 24038/-
Price-fluctuation Fund	- -
Charity Fund	- -
Other funds	- -
8. <u>Investments</u>	
DCC Bank	- Rs. 28650/-
Taluka Sangh	- -
Land Mortgage Bank	- -
Fixed Deposits	- Rs. 650/-
Nasik Grahak Sangh	- Rs. 100/-
T.D.C.	- Rs. 110/-
9. <u>Repayment of loans from members</u> : 1977-78	
Short-term	- Rs. 366404/-
Medium-term	- Rs. 70800/-
Long-term	- Rs. 136600/-

10. Immovable property

Godown	- Rs. 133519/-
Building	- Rs. 1772/-
Dead Stock	- Rs. 10880/-

11. Profit-loss position

Profit	- Rs. 78731/-
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CASE STUDY NO. 4ADIVASI COOPERATIVE SOCIETY, MULHER

Taluka : Baglan District : Nasik.

This society has been started in the year 1976. Four societies have been amalgamated in it. Its area of operation covers 29 villages with a total population of 15427/- of which tribal population is 15027/-. Its total members are 2088/- out of which 1627/- are tribals. Its paid up capital is Rs. 177980/-.

On its Managing Committee, there are seven nominated members out of which five are tribals and the Chairman Shri S.L.Kuvar is a tribal.

Staff

Shri R.H.Khairnar is the Manager deputed from the Cooperative Department. The other deputees are Shri B.P. Khairnar as Accountant and Shri V.B.Borase as Secretary. Thus there are 3 deputees. The other staff is as under :-

Supervisor - Nil

Salesman - Nil

Clerks - 2 tribals

Peons - Nil

Besides, one Manager Shri D.H.Choudhari has joined after training and worked as probationer from 20-4-1978 to 18-10-1978 and was relieved for want of work.

No. of branches opened by the society are five at
1) Mulher, 2) Moholangi, 3) Aliabad, 4) Bandhave and
5) Bhilwad.

Loan-cum-subsidy received by the society from the Cooperative Department is as under :

1. Loan for share capital - Rs. 85000/- for 850 members.
2. Loan for losses in operational expenses. - Rs. 80333/- for two years.
3. (i) Govt. contribution to Bad Debt Reserve Fund. - Rs. 9354/-
(ii) Self-contribution - Rs. 715/-
4. Interest subsidy --Rs. 888/- for 888 members.
5. For godown construction - Rs. 1,20,000/-

Position :-

Work is completed upto dental height. The work is unsatisfactory because the material used is inferior. It also feels that the work might not be according to the plans and estimates.

Loans received from other agencies.

Sr. No.	Source	Rs.	Year	Purpose.
1.	DCC Bank, Nasik	1,68,454/-	77-78	Short & Medium Term Loan for agriculture and consumption finance.
2.	T.D.C.	1,15,164/-	78-79	Consumption finance.
Total.		2,83,618/-		

Distribution of loan as follows :

<u>Sr.No.</u>	<u>Kind of loan</u>	<u>No.of beneficiaries</u>	<u>Amount</u>
1.	Crop loans	920	1,64,522/-
2.	Consumption finance of TDC.	840	95,672/-
Total			2,60,194/-

Consumption finance :

Consumption Finance was received from T.D.C. during the year 1978-79 and was distributed to 840 tribal members. Rs. 100/- to landless labourer, Rs. 125/- to defaulter member and Rs. 250/- to non-defaulter member were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were wheat (Rs.67075) only. The total value of commodities distributed was Rs. 67075/-. A total consumption finance of Rs. 95672/- was distributed which included 499 landless 342 non-defaulter members and 98 defaulting members.

Loans for unproductive purpose have not been so far sanctioned.

Assistance to the poorest of the poor :

The landless labour, artisans, bounded labour etc. are the poorest of the poor. The society could sanction Rs. 500/- as interest-subsidy to 54 poorest, Rs. 19591/- to 35 poor as loan for purchase of bullocks and Rs. 105672/- to 900 as consumption finance.

Arrears of loans outstanding with this society are Rs. nil.

Monopoly and voluntary procurement :

The society has participated in the work entrusted to it under the Monopoly Procurement Programme in Tribal Sub Plan Area, as sub-agent of T.D.C. The details of purchases are as follows :-

Year	Item procured	Weight	Advance received from TDC.	profit/loss
18-10-78 to 25-10-78	Ground-nuts, Udid, harbera Jawar etc.	163 Quintals	Nil	-
		Rs. 26278/-.		

Activities undertaken so far by the society :

It has started a cloth-shop. Its turn over for 1977-78 was Rs.1,24,659/-. It benefited nearly 2000 people. But it was run in a loss. However, the society has assisted 171 tribal and 200 non-tribal persons in their persuits of agriculture in the form of supply of seeds fertilizers etc., since July, 1978.

Financial position of the society in terms of assets and liabilities is as follows

1. Authorised capital	Rs. 5/-lakhs.
2. Paid-up capital	Rs. 177980/-
3. Deposits	Rs. -
4. Government loans	Rs. 181000/-
5. Loans from others	Rs. 283618/-
6. Financial aid	Rs. 90000 godown subsidy
7. Reserve Fund	Rs. 2864/-
Building Fund	-
Bad Debt Reserve Fund	Rs. 10069/-
Price fluctuation Fund	-
Charity Fund	Rs. -
Other funds	Rs. 87/-
8. <u>Investments</u>	
D.C.C.Bank	Rs. -
Taluka Sangh	-
Land Mortgage Bank	-

Fixed Deposits	- Rs. 5760/-
Postal Savings	- Rs. 150/-
District Unions	- -
Others	- Rs. 27025 (all instts.)
9. <u>Loans due from members</u>	
Short-term	- Rs. 286690/-
Medium-term	- Rs. 33145/-
Long-term	- -
10. <u>Immevable property</u>	
Godown	- -
Building	- Rs. 2555/-
Dead stock	- -

CASE STUDY NO.5

ADIVASI COOPERATIVE SOCIETY, KHANDBARA

Taluka : Nawapur. District : Dhule

This society has been started in the year 1976. Three societies have been amalgamated in it. Its area of operation covers 12 villages with a total population of 17375/- of which tribal population is 17009. Its total members are 1823/- out of which 1793/- are tribals. Its paid up capital is Rs.290785/-.

On its Managing Committee, there are nine nominated members out of which eight are tribals and the Chairman Shri C.D.Gangurde is a tribal.

Staff

Shri G.D.More is the Manager deputed from Cooperative Department. The other deputees are Shri S.R.Vasave as Assistant Manager. Thus, there are two deputees. The other staff is as under :-

	Nos.	Tribal	Non-tribal
Supervisor	5	4	1
Salesman	-	-	-
Clerks	3	2	1
Accountants	1	1	-
Asst. Manager	2	2	-
Agri. Supervisor	1	-	1
Shop-Manager	1	1	-
Weighmen	2	1	1
Peons	3	2	1
Watchman	1	-	1

Besides, one Manager Shri T.D.Kokani has joined after training and working as probationer.

No. of branches opened by the society are 4, (at 1) Khandpara (2) Shravani (3) Borchak, and 4) Dhong (Palshi).

Financial assistance received by the Society is as under:

1. Loan for share capital - Rs. 147800/- for 1478 members.
2. Loan for losses in operational expenses - Rs. 111000/- for two years.
3. (i) Government contribution - Rs. 19900/-
(ii) Self contribution - Rs. 23784/-
4. Interest subsidy - Rs. 488 for 40 members.
5. For godown construction - Rs. nil.

Loans received from other agencies

Sr.No.	Source	Rs.	Year	Purpose
1.	D.C.C.Bank, Dhule	476231	1978	Crop loans and loans for purchase of bullocks
2.	T.D.C.	91870	1978-79	Consumption Finance

Distribution of loan is as follows

<u>Sr.No.</u>	<u>Kind of loan</u>	<u>No. of beneficiaries</u>	<u>Amount</u> Rs.
1.	Kharip loans	1478	337672/-
2.	To weaker sections		78206/-
3.	General		34355/-
4.	Rabbi loans		3805/-
5.	For rehabilitation		8319/-
6.	Medium term loans		13874/-
7.	Long term loans		142597/-
Total			618828/-

Consumption Finance

Consumption Finance was received from T.D.C. during the year 1978-79 and was distributed to 831 tribals members. Rs.100/- to landless labourer; Rs. 125/- to defaulter member and Rs.250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were wheat and chilly. A total consumption finance of Rs. 91870/- was distributed which included 629 landless 106 non-defaulter members and 96 defaulting members.

Loans for unproductive purpose were not given.

Assistance to the poorest of the poor

The landless labour, artisans, bonded labour etc. are the poorest of the poor. The society could sanction Rs. 63700/- as consumption finance to 637/- poor tribals.

Arrears of loans outstanding with this society are Rs. 276332/-. It is to be repaid yet to the Bank.

Monopoly and voluntary procurement

The society has participated in the work entrusted to it under the Monopoly Procurement Programme in Tribal Sub Plan Area as sub-agent of T.D.C. The details of purchase are as follows :

Year	Item procured	Weight	Advance received from TDC
15-10-78	Groundnuts	2161 qncls.	5,30,000/-
to	dudid, tur,	for Rs.	
15-12-78	jawar, mug, paddy, harbara & wheat.	5,50,379/-	

Activities undertaken so far by the society

Rationshop, clothshop, kirana shop and dairy are the activities undertaken so far with turnover of Rs. 21529/-, Rs. 53433, Rs. 43108 and Rs. -2780/- respectively giving benefits to nearly 2200, 1123, 751 and 29 persons. Only ration shop is in profit for Rs.71/-. The other activities are run in loss.

Financial position of the society in terms of assets and liabilities is as follows

1. Authorised capital	- Rs. 5 lakhs
2. Paid-up capital	- Rs. 290785/-
3. Deposits	- Rs. 5792/-
4. Government loans	- Rs. 141000/-
5. Loans from Bank	- Rs. 455090/-
6. Financial aid	- Rs. 92500/-
7. Reserve Fund	- Rs. 3607/-
Building Fund	- Rs. -
Bad Debt Reserve Fund	- Rs. 20177/-
Price-fluction Fund	-
Charity Fund	- Rs. 130/-

Other funds	<u>Rs. 1132</u>	
8. Investments		
DCC Bank	- Rs. 4900/-	
Taluka Sangh	- Rs. 925/-	
Land Mortgage Bank	-	
Fixed Deposits	-	
Postal Savings	- Rs. 4900/-	
District Unions	-	
Others	- Rs. 2970/-	
9. Outstanding loans from members :		
	1976-77	1977-78
Short-term	- Rs. 472544	Rs. 454038/-
Medium-term	- Rs. 23378	Rs. 22193/-
Long-term	- Rs. 88058	Rs. 142597/-
10. Immovable property		
Godown	- Rs. 11435/-	
Building	- Rs. 18760/-	
Dead stock	- Rs. 18760/-	
11. Profit-loss position		
Loss	- Rs. 90548/-	

CASE STUDY NO. 6

ADIVASI COOPERATIVE SOCIETY, WAWAD

Taluka : Nandurbar District : Dhule

This society has been started in the year 1976. Six societies have been amalgamated in it. Its area of operations covers twelve villages with a total population of 9382 of which tribal population is 3182. Its total members are 3218 out of which 1265 are tribals.

On its Managing Committee, there are six nominated

members out of which only one is a tribal and he is the Chairman Shri S.H.Patil.

Staff

Shri M.B.Kokani is the Manager deputed from Cooperative Department. The other deputees are Shri R.L.Borane as Accountant and Shri G.M.Jadhav, S.Maharup and D.N.Pawar as Supervisors. Thus, there are 5 deputees. The other staff of the society is as under :-

	<u>Tribal</u>	<u>Non-tribal</u>	<u>Total</u>
Supervisor	-	2	2
Salesmen	-	4	4
Clerks	-	5	5
Peons	1	1	2
Watchmen	1	1	2
Weighman	-	1	1
	2	14	16

It shows that among its own staff nearly 88% employees are non-tribals.

No person has joined the society as probationer after training so far. No. of branches opened by the society are two at (1) Umarde Kh. and (2) Bhope.

The loan-cum-subsidy received by the society from the Cooperative Department is as under :-

1. Loan from share capital - Rs. 29000/- for 290 members.
2. Loan fro losses in operational expenses. - Rs. - for - years.
3. (i) Government contribution to Bad Debt Reserve Fund - Rs. -
- (ii) Self-contribution - Rs. 6049/-

4. Interest subsidy - Rs. - for - members
(proposal is sent to Govt.)
5. For godown construction - Rs. 1,20,000 loan-cum-subsidy
Position - Construction work has been completed.

Loans received from other agencies.

<u>Sr.No.</u>	<u>Source</u>	<u>Rs.</u>	<u>Year</u>	<u>Purpose</u>
1.	D.C.C.Bank, Nasik	4,71,320	1977-78	Crop Loan
2.	T.D.C.	1,11,956	1978-79	Consumption Finance.

Distribution of loan is as follows

<u>Sr.No.</u>	<u>Kind of loan</u>	<u>No. of beneficiaries</u>	<u>Amount</u>
1.	Kharip Crop loan	253	3,77,547/-
2.	Rabbi crop loan	98	16,013/-
3.	Medium term loan	33	77,760/-
		384	4,71,320
4.	T.D.C. Consumption Finance	1146	1,11,956
		1530	5,83,276
		Total	

Consumption Finance

Consumption Finance was received from T.D.C. during the year 1978-79 and was distributed to 1146 tribal members. Rs.100/- to landless labourer, Rs.125/- to defaulter member and Rs. 250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were wheat (Rs. 78336), chilly (Rs. 9450) others (Rs. 9450). The total value of commodities distributed was Rs. 97205/-. A total consumption finance of Rs. 111956/- was distributed which included 1102 landless 6 non-defaulter members and 38 defaulting members.

Loans for unproductive purpose have not been sanctioned so far.

Assistance to the poorest of the poor

The landless labour, artisans, bonded labour etc. are the poorest of the poor. The society has sanctioned consumption finance of Rs. 3248/- to 44 small agricultural holders as loan from the T.D.C. Bank, Dhule and Rs. 104940/- to landless as loan from T.D.C.

Monopoly and voluntary procurement :

The society has participated in the work entrusted to it under the Monopoly procurement programme in Tribal Sub Plan Area, as sub-agent of T.D.C. The details of purchase are as follows.

Year	Item procured	Weight	Advance received from T.D.C.
1.9.1978	Groundnuts, Jawar,	1052	Rs.1,45,000/-
to	Udid, Wheat, tur,	quintals	
31-11-1978	dadar,harbara.	Rs.1,45,610/-	

Activities undertaken so far by the society.

Ration-shop, Kirana-shop and dairy are the three activities undertaken for which the turnover for 1977-78 is Rs. 12742, 6060, 3202 respectively except kirana-shop, the two other activities are showing profit.

Financial position of the society in terms of assets and liabilities is as follows :

1. Authorized capital	- Rs. 5 lakhs
2. Paid-up capital	- Rs. 2,94,615
3. Deposits	- Rs. 976
4. Government of loans	- Rs. 2,29,332
5. Loans from others	- Rs. 7,50,092/-
6. Financial aid	- Rs. 42,500/-

7. Reserve Fund	- Rs.	30,504/-
Building Fund	- Rs.	21,95/-
Bad Debt Reserve Fund	- Rs.	-
Price-Fluctuation fund	- Rs.	-
Charity fund	- Rs.	1479/-
Other funds	- Rs.	-
8. <u>Investments</u>		
D.C.C. BANK	- Rs.	75,800
Taluka Sangh	- Rs.	4575/-
Land Mortgage Bank	- Rs.	-
Fixed Deposits	- Rs.	-
Postal savings	- Rs.	750/-
Distt. Unions	-	-
Others	- Rs.	1350/-
9. <u>Outstanding loans from members.</u>		
Short - term	- Rs.	7,67,513
Medium term	- Rs.	1,03,066
Long-term	- Rs.	25,866
10. <u>Immovable property</u>		
Godown	- Rs.	1,20,000
Building	-	-
Dead stock	- Rs.	3,344
11. Profits-loss position for 1977-78 shows a loss of		
Rs.	71153/-	

CASE - STUDY No.7

ADVIASI COOPERATIVE SOCIETY, SHAHAPUR.

Taluka : Shahapur, Dist. : Thane.

This society has been registered on 31-3-1977. No societies have been amalgamated in it. Its area of operation covers 74 villages with a total population of

53606 of which tribal population is 10448. Its total members are 1646 out of which 1216 are tribals. Its paid up capital is Rs. 37485.

On its Managing Committee, there are seven nominated members out of which all the seven are tribals and the Chairman Shri S.R. Shinge is a tribal.

Staff :

Shri S.F. Suryavanshi is the Manager, deputed from the Cooperative Department. There are no other deputies. Thus, there is only one deputy. The other staff is as follows.

	<u>Total</u>	<u>Tribal</u>	<u>Non Tribal</u>
Supervisor	2	1	1
Salesmen	3	3	-
Clerks	3	2	1
Peon	1	1	-
Weighmen	2	2	-
	<u>11</u>	<u>9</u>	<u>2</u>

No person as Manager or Accountant is appointed after training so far. No. of branches opened by the society are five at 1) Shahapur, 2) Vashid, 3) Dhasai, 4) Shenwa and 5) Letad.

Financial assistance received by the society is as under :-

1. Loan for share capital - Rs. 55300 for 553 members
2. Loan for losses in operational expenses. - Rs. 52000 for first year.
3. (i) Government contribution to Bad Debt Reserve Fund - Rs. --- nil ---
- (ii) Self contribution - Rs. nil,
4. Interest subsidy - Rs. nil. So far no proposals are prepared.
5. For godown construction - Rs. nil.

Position : Only site for godown is allotted so far.

Loans received from other agencies :

<u>Sr.No.</u>	<u>Source</u>	<u>Rs.</u>	<u>Year</u>	<u>Purpose</u>
1.	D.C.C.Bank	68881	1978-79	Crop loans
2.	Cash-credit by Bank.	10000	1978-79	Cash-credit
3.	T.D.C.	1,19,295	1978-79	Consumption Finance.
Total		1,97,676		

Distribution of loan is as follows :

<u>Sr.No.</u>	<u>Kind of loan</u>	<u>No.of beneficiaries</u>	<u>Amount</u>
1.	Crop loan	215	76076
2.	Cash credit	Rs.10,000 are sanctioned	
3.	Consumption Finance of T.D.C.	1104	1,19,295
Total			1,95,371

Consumption Finance :

Consumption Finance was received from T.D.C. during the year 1978-79 and was distributed to 1104 tribal members. Rs. 100/- to landless labourer, Rs. 125/- to defaulter member and Rs. 250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were wheat, udid and cloth. A total consumption finance of Rs. 119295/- was distributed which included 801 landless 215 non defaulter members and 88 defaulting members.

Loans for unproductive prupose have not been givep.

Assistance to the poorest of the poor :

The landless labour, artisans, bonded labour etc. are the poorest of the poor,

Monopoly and voluntary procurement :

The society has participated in the work entrusted to it under the Monopoly procurement programme in Tribal

Sub Plan Area, as sub-agent of T.D.C. The details of purchase are as follows :-

Year	Item procured	Weight	Advance received from T.D.C.
1978-79	Nagali, Verai, gum and Mohari.	Approximately 620 quintals	Rs. 58000/-
			Rs. 68275/-

Activities undertaken so far by the society :

A cloth shop is run at Shahapur with a turnover of Rs. 20,000/- Profits accrued from it are approximately Rs. 1076/- A grainshop is run. Some 300 tribals and 2500 non-tribals were assisted in their pursuit of fishery.

Financial position of the society in terms of assets and liabilities is as follows :-

1. Authorised capital Rs. 5/- lakhs
2. Paid-up capital Rs. 37485/-
3. Deposits
4. Government loans - Rs. 107300/-
5. Loans from Bank - Rs. 78381/-
6. T.D.C. loan - Rs. 119295/-
7. Reserve fund - Rs. 1646/-
8. Investment
 - D.C.C. Bank for shares - Rs. 7450/-
 - T.D.C. - Rs. 100/-

9. Immovable property
 Building 7871/-

10. Profit-loss position
 A loss of Rs. 14323/- for 1977-78.

CASE STUDY No. 8ADIVASI COOPERATIVE SOCIETY, CHINCHONI-BOTANI

Taluku : Wani.

District : Yavatmal

This society has been started in the year 1976. Two old societies have been amalgamated in it. Its area of operation covers 32 villages with a total population of 11597 of which tribal population is 5746. Its total members are 1059 out of which 653 are tribals. Its paid up capital is Rs. 132465/-

On its Managing Committee, there are seven nominated members and all of them are tribals and the Chairman Shri N.J. Parchake is a tribal.

Staff:

Shri U.V. Dharmadhikari is the Manager deputed from the Cooperative Department. The other depute is Shri S.A. Bele as Accountant. Thus, there are 2 deputees. The other staff of the society is as under :-

Supervisor	-	-
Salesmen	-	5 tribals
Clerks	-	1 tribal
Peons	-	1 tribal
Watchman	-	1 tribal

Besides, one Manager Shri D.T. Chandekar has joined on 1-1-1978 after training and is working as probationer.

No. of branches opened by the society are 5 at (1) Botani, (2) Jalaka, 3) Narsala, 4) Pigaon, and 5) Mechindra.

Loan-cum-subsidy received by the society from the Cooperation Department is as under :-

1. Loan for share capital - Rs. 35900 for 359 members.

2. Loan for losses in operational expenses. - Rs. 80832

3. (i) Government contribution to Bad Debt Reserve Fund-

(ii) Self-contribution

4. Interest subsidy

5. For godown construction - Rs. 1,20,000/-

Position: Construction work is complete. When it rains, the water drips from the ceiling. Iron shutter of the door is not properly fixed.

Loans received and distributed

Sr.No.	Source	Rs.	Year	Purpose
1.	T.D.C.	55,400	1979-79	Consumption Finance
2.	D.C.C. Bank	1,675		Consumption Finance.
3.	-	306313	-	General
4.	Government	31833	-	Loans to small holders.
5.	-	7070	-	Ceiling - new land holders.

Distribution of loan is as follows

Sr. No.	Kind of loan	No. of beneficiares	Amount
1.	General and consumption Finance	333	307988
2.	Loans to small holders and new ceiling land-holders.	149	38403
		482	Total 346391
3.	Consumption Finance of T.D.C.	506	55400
		988	Grant Total 401791

Consumption Finance

Consumption Finance was received from T.D.C. during the year 1978-79 and was distributed to 506 tribal members. Rs.100/- to landless labourer, Rs.125/- to defaulter member and Rs. 250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were jawari (Rs.31054), cloth (1663), salt (Rs.501) and chilly (Rs.5058). The total value of commodities distributed was Rs. 38276/-. A total consumption finance of Rs. 55400/- was distributed which included 381 landless 28 non-defaulter members and 97 defaulting members.

Assistance to the poorest of the poor

The landless labour, artisans, bonded labour etc. are the poorest of the poor. The society sanctioned Rs.1675/- to 26 members as consumption loan. Rs. 37205/- to 381 members as consumption finance of T.D.C. and Rs. 7070/- as crop loan to 45 new land holders.

Arrears of loans outstanding with this society are Rs. nil.

Monopoly and voluntary procurement

The society has not participated in the work under the Monopoly Procurement Programme in Tribal Sub Plan Area as sub-agent of T.D.C. so far (15-11-1978).

Activities undertaken so far by the society

It could open cloth-shop, kirana shop and the ration-shop, and their turnover for 1977-78 was Rs. 169962/-, Rs.44070/- and Rs. 16040/- respectively. At botohik and Jalaka, all the three shops are run. The society also manages to sell cloth

at bazaar places. Two shops have one salesman. On the whole all the activities could give a profit of Rs. 11639.

Financial position of the society in terms of assets and liabilities is as follows

1. Authorised capital	- Rs. 5 lakhs.
2. Paid-up capital	- Rs. 1,32,465/-
3. Deposits	- Rs. 6,391/-
4. Government loans	- Rs. 2,06,732/-
5. Loans from Bank	- Rs. 5,06,631/-
6. Financial aid	- Rs. 90,000/- for godown
7. Reserve fund	- Rs. 5,824/-
Building fund	-
Bad Debt Reserve Fund	-
Price-fluctuation Fund	- Rs. 717/-
Charity fund	- Rs. 40/-
Other funds	- Rs. 598/-
8. <u>Investments</u>	
D.C.C. Bank	- Rs. 49,005/-
Taluka Sangh	- Rs. 790/-
Land Mortgage Bank	-
Fixed Deposits	- Rs. 6,512/-
Postal Savings	- Rs. 1,000/-
Dist. unions	-
Others	- Rs. 5,613/-
9. <u>Immovable property</u>	
Godown	- Rs. 1,20,000/-
Building	- Rs. 17,248/-
Dead stock	-
10. <u>Profit-loss position</u>	
Rs. 8636-27 (-) P&L.	
Rs. 16884-80 (+) B.S.	

CASE STUDY NO.9ADIVASI COOPERATIVE SOCIETY, TARUBANDA

Taluka : Melghat District : Amravati

This society has been started in the year 1976. Six societies have been amalgamated in it. Its area of operation covers 27 villages with a total population of 7388. Its total members are 1090 out of which 826 are tribals. Its paid up capital is Rs. 127659/-.

On its Managing Committee, there are nine nominated members out of which seven are tribals and the Chairman Shri S.B. Patel is a tribal.

Staff: Shri M.L.Vaidya is the Manager deputed from the Cooperative Department. The other deputees are Shri V.N. Marsattiwar as Accountant and Shri S.M.Sakhare as secretary. Thus, there are 3 deputees. The other staff is as under :-

Supervisors	-	-
Salesman	-	2 (tribals)
Clerks	-	2 (1 tribal and other non-tribal)
Peons	-	1 (tribal)

Besides, one Manager Shri L.Z.Tandilkar and one Accountant Shri B.P.Khairkar have joined after training and are working as probationers.

No. of branches opened by the society are 4 at (1) Tarubanda, (2) Chikhali, (3) Lawada, (4) Thakana.

Loan and subsidy received by the society from the Cooperative Department is as under :-

1. Loan for share capital - Rs. 40400 for 404 members.
2. Loan for losses in operational expenses. - Rs. 111000/- for two years.
3. (i) Government contribution to Bad Debt Reserve Fund. - Nil
- (ii) Self Contribution - Rs. 5,809.75
4. Interest subsidy - Rs. Nil.
5. For godown construction. - Rs. 1,20,000/-

Position : Construction upto plinth stage was completed upto the first half year of 1978,

Loans received from other agencies and distributed :

<u>Sr. No.</u>	<u>Source</u>	<u>Rupees</u>	<u>Year</u>	<u>Purpose</u>
1.	D.C.C. Bank	167366	1977-78	Crop loans
2.	T.D.C.	26250	1978	Consumption Finance.
3.	D.C.C. Bank	4668	1978	Consumption Finance.

Consumption Finance :

Consumption Finance was received from T.D.C. during the year 1978.79 and was distributed to 241 tribal members. Rs. 100/- to landless labourer, Rs.125/- to defaulter member and Rs. 250/- to non-defaulter members were sanctioned in the form of cash upto 30% and commodities upto 70%. The commodities distributed were rice, cloth, salt and chillies. The total value of commodities distributed was Rs. 18375/- . A total consumption finance of Rs. 26250/- was distributed which included 210 landless 11 non-defaulter members and 20 defaulting members. Loans for unproductive purpose have not been so far sanctioned.

Assistance to the poorest of the poor

The landless labour, artisans, bounded labour etc. are the poorest of the poor. The society could sanction Rs. 26250/- as T.D.C. Consumption finance to 241 tribals,

1968 as consumption finance from bank to 62 members.

Arrears of loans outstanding with this society are

Rs. 159528/- by the end of 1977-78. It is to be repaid yet to the Bank.

Monopoly and voluntary procurement :

The society participated in the work entrusted to it under the Monopoly Procurement Programme in Tribal Sub Plan Area, as sub-agent of T.D.C. The details of purchases are as follows :-

Year	Item procured	weight	Advance received from T.D.C.	Profit/Loss
Upto DEC. 1977.	Foodgrains Pulses, Chilly etc.	102 quintals Rs.11279/-	Rs.9000/-	Rs.1042 as commission.

Activities undertaken so far by the society :

Ration-shop and a combined cloth and Kiranashop are run. The turnover for 1977-78 is Rs. 14482/- and Rs. 33408 respectively with a overall profit of Rs. 2223/- in these activities.

Financial position of the society in terms of assets and liabilities is as follows :

	Rupees
1. Authorized capital	5 lakhs
2. Paid-up capital	127659/-
3. Deposits	1029/-
4. Government loans	53400/-
5. Loans from others	65293/-
6. Financial aid	90000/- for godown.
7. Reserve fund	5809/-

Building Fund	-	-
Bad Debt Reserve Fund	-	418/-
Price-fluctuation Fund	-	347/-
Charity fund	-	-
Other funds	-	-
8. Investments		
D.C.C. Bank	-	19805/-
Taluka Sangh	-	200/-
Others	-	9265/-
9. Loans due from members		
Short term	-	111518/-
Medium-term	-	5939/-
Long-term	-	Nil
10. Immovable Property		
Godown	-	1,20,000/-
Building	-	7,565/-
11. Profit-loss position		
Loss	-	90,785/- upto 1977-78.

CASE STUDY No. 10

ADIVASI COOPERATIVE SOCIETY, DEWADA

Taluka : Rajur District : Chandrepur.

This society has been started in the year 1976. Eleven societies have been amalgamated in it. Its area of operation covets fifty villages with a total population of 27480/- of which tribal population is 9268. Its total members are 1750 out of which 695 are tribals. Its paid up capital is Rs. 198551/-.

On its Managing committee, there are nine nominated members out of which eight are tribals and the Chairman Shri B.P. Atram is a tribal.

Staff :

Shri S.B.Thekedar is the Manager deputed from Cooperative Department. The other deputees are Shri R.N. Choudhari as Accountant and Shri M.V.Sayase as Assistant Accountant from the District Supervisory Sanstha. Thus there are 3 deputees. The other staff of the society is as under:-

	<u>Tribal/non-tribal</u>	
Supervisor	-	-
Salesmen	-	-
Clerks	-	3 tribal one and nontribal two.
Peons	-	1 tribal

Besides, one Manager Shri D.S. Kumbhare and one Accountant Shri D.Y.Rangari have joined in June and August 1978, respectively after training and working as probationers.

Number of branches opened by the society are at 1) Varur Road, 2) Chanakha, 3) Chincholi and 4) Bhari. It is worth noting that branches at 2, 3 and 4 are 28, 31 and 67 kms. away from Devada.

Financial assistance received by the society from Cooperative Department is as under :-

1. Loan for share capital - Rs.60900 for 609 members.
2. Loan for losses in operational expenses. - Rs. 71500/-
3. (i) Government contribution - Rs. 19512/-
to Bad Debt Reserve Fund.
- (ii) Self contribution - Rs. 19512/-
4. Interest subsidy - Nil.
5. For godown constructions - Rs. 1,20,000/-

Position - Construction work is complete.

Loans sanctioned for two years as follows :

<u>Sr. No.</u>	<u>Source</u>	<u>Rupees</u>	<u>Year</u>	<u>Purpose</u>
1.	Bank	10,03260/-	1976-77	General and H.Y.V.P.
2.	Bank	12,82850/-	1977-78	General and H.Y.V.P.
	Total	22,86110/-		

Distribution of loan is as follows:

<u>Sr. No.</u>	<u>Kind of loan</u>	<u>No. of beneficiaries</u>	<u>Amount</u>
1.	General & H.Y.V.P.	417	Rs. 3,36,477/-
2.	General & H.Y.V.P.	29	Rs. 30,851/-
	Total		Rs. 3,67,328/-

Consumption Finance :- It was not sanctioned by T.D.C. in Rajura Tahsil.

Loans for unproductive purpose have not been so far sanctioned.

Assistance to the poorest of the poor.

The landless labour, artisans, bonded labour etc. are the poorest of the poor. The society has not so far sanctioned any assistance to them.

Arrears of loans outstanding with this society are Rs. 10,05,442/-. It is to be repaid yet to the Bank.

Monopoly and voluntary procurement.

The society could not participate in the work under the Monopoly Procurement Programme in Tribal sub Plan Area as sub-agent of T.D.C.

Activities undertaken so far by the society

Ration-shop and cloth-shop combined together is the activity so far undertaken involving a business turnover of Rs. 1,42,456 during the year 1977-78 with losses of Rs. 326/-

Financial position of the society in terms of assets and liabilities is as follows :-

	<u>Rupees</u>
1. Authorized capital	5 lakhs

2. paid-up capital	-	1,98,551/-	
3. Deposits	-	2,470/-	
4. Government loans	-	1,63,858/-	
5. Loans from others	-	10,05,442/-	
6. Financial aid	-	90,000/-	godown subsidy.
7. Reserve fund	-	1,884/-	
Building fund	-	-	
Bad Debt Reserve Fund	-	19,512/-	
Price-fluctuation Fund	-	-	
Charity fund	-	-	
Other funds	-	5,904/-	
8. <u>Investments</u>			
D.C.C. Bank	-	50,365/-	
Taluka Sangh	-	325/-	
Land mortgage Bank	-	-	
Fixed Deposits	-	-	
postal savings	-	5,000/-	
District Union	-	-	
Others	-	3,775/-	
9. <u>Outstanding loans from members</u>			
Short-term	-	681105/-	} Before amalgamation.
Medium-term	-	291343/-	
10. <u>Immovable property</u>			
Godown	-	1,20,000/-	
Building	-	-	
Dead Stock	-	6,839/-	
Other	-	100/-	
11. Profit-loss position for 1977-78 is a loss of Rs. 1,26,361/-.			

ANNEXURE - I

List of Adivasi Co-operative Societies in Maharashtra
(as on January, 1979)

Sr. No.	District	Tahsil	Place of A. C. S.	Sr. No.	District	Tahsil	Place of A. C. S.
1	2	3	4	1	2	3	4
1.	Thana	Jawhar	Talavali	47.	Thane	Dahanu	Vangaon
2.			Koulale	48.			Sakhare
3.			Vadavali	49.			Varor
4.			Sakhare	50.	Kolaba	Karjat	Kalamb
5.			Dadade	51.			Kashale
6.			Kurunze	52.	Nasik	Peint	Shirasgaon
7.			Alonda	53.			Thanapada
8.			Bharsatmet	54.			Karanjali
9.		Talasari	Girgaon	55.			Chinchwade
10.			Zari	56.			Jogmodi
11.			Uplat	57.			Peint
12.			Talasari	58.		Surgana	Mankhed
13.		Mokhada	Palsunda	59.			Ambode
14.			Morhanda	60.			Mani
15.			Tal asari	61.			Borgaon
16.			Khodala	62.			Babuli
17.		Murbad	Tokawade	63.			Pangarne
18.			Dhasai	64.			Pal san
19.		Shahapur	Shahapur	65.			Kathipada
20.			Kinhavali	66.		Kalwan	Kharde
21.			Sakurli	67.			Otur
22.			Birwadi	68.			Desrane
23.			Vashale Bk.	69.			Visapur
24.		Palghar	Pargaon	70.			Jayadar
25.			Vevoor	71.			Deola
26.			Navale	72.			Dalwat
27.			Kosbad	73.			Abhona
28.			Manor	74.			Kanashi
29.			Tarapur	75.			Tirhal Bk.
30.			Saphale	76.		Dindori	Nigdol
31.		Bassein	Kaman	77.			Ware
32.			Zidke	78.			Nanashi
33.			Dabhade	79.			Chachadgaon
34.			Shirvali	80.			Wani Kasbe
35.		Wada	Wada	81.			Dindori
36.			Gorhe	82.			Pimpalnare
37.			Khanivali	83.			Mohadi
38.			Sonale	84.		Nasik	Girnare
39.			Kudus	85.			Robile
40.			Khupari	86.			Timbakeshwar
41.		Dahanu	Dahanu	87.			Mahiravani
42.			Saroli	88.		Igatpuri	Ahurli
43.			Ganjad	89.			Kaluste
44.			Kasa Kh.	90.			Igatpuri
45.				91.			Vasali
46.			Saiwan	92.			Knambale
			Dhunda wadi	93.			Dhamangaon
			Gholwad	94.			Alwani
				95.			Kurnoli

1	2	3	4	1	2	3	4
96.	Nasik	Baglan	Mulher	152.	Dhule	Nawapur	Hatgaon
97.			Dangsoundane	153.			Khandbara
98.	Dhule	Taloda	Taloda	154.			Mograni
99.			Pratapur	155.			Chinchpada
100.			Mod	156.			Umrani
101.			Borad	157.	Jalgaon	Raver	Sahasraling
102.			Rajvira	158.		Chopda	Karanjane
103.			Shirve	159.	A'nagar	Akola	Khirvire
104.		Akkalku-	Akkalkuwa	160.			Sansherpur
105.		wa	Vanyavihir	161.			Kotur
			Kh.	162.			Kohone
106.			Khapar	163.			Rajur
107.			Ambabari	164.			Shendi
108.			Wadaphali	165.			Maveshi
109.			Mulagi	166.			Deogaon
110.			Kathi	167.	Pune	Ambegaon	Taleghar
111.			Jamana	168.			Shinoli
112.		Akrani	Roshmal	169.		Junnar	Madh
113.			Khuntmodi	170.			Inglun
114.			Son Kh	171.		Khed	Dehane
115.			Mandvi	172.			Moroshi
116.			Rajbardi	173.	Nanded	Kinwat	Sarkhani
117.			Gulwad	174.			Chikhali
118.			Talal	175.			Mandvi
119.			Toranmal	176.			Rajgad
120.		Sakri	Dahiwel	177.	Nagpur	Ramtek	Deolapur
121.			Warse	178.			Manser
122.			Pimpalner	179.	Bhandara	Sakoli	Gothangaon
123.			Dhongaddigar	180.			Kanheri
124.			Kudashi	181.			Sadak-Arjuni
125.			Jamkhed	182.			Dongargaon
126.			Nawapada	183.			Deori
127.			Chadwel-	184.			Kadi-kasa
			Korda	185.		Gondia	Salegaon
128.		Nandurbar	Waghale	186.			Darekasa
129.			Tokartale	187.	Yavat-	Wani	Chichoni-
130.			Dhanora	mal			botoni
131.			Natawad	188.			Pendhari
132.			Sundarde	189.			Zankola
133.			Lokhade	190.			Patan
134.			Wavad	191.		Yavatmal	Lohara
135.		Shahada	Mandane	192.			Sawargad
136.			Mhaswad	193.			Jadmoha
137.			Brahmapuri	194.			Metikheda
138.			Padale Br.	195.		Kelapur	Wardha
139.			Jawad T.	196.			Mira
			Borad	197.			Ganeshpur
140.			Lonkhede	198.			Bilayat
141.			Sawkheda	199.		Pusad	Chondhi
142.			Kahatal	200.			Sawargon-
143.		Shirpur	Boradi				Bangla
144.			Umaria	201.	Chandra-Chandra-		Dhamanpeth
145.			Saagvi	pur	pur.		
146.			Rohini	202.			Pombhurna
147.		Nawapur	Nawapur	203.		Brahmpuri	Sawargaon
148.			Zamanzar	204.			Belapur
149.			Dhanrat	205.			Tambad Mendhe
150.			Patilbedki	206.			Kalangaon
151.			Visarwadi	207.		Warora	Bhatala

1	2	3	4	1	2	3	4
208.	Chandrapur.	Warola	Khasingi	256.	Churni		
209.			Chandankheda.	257.	Semadoh		
210.			Chora	258.	Hatru.		
211.			Masal Bk.	-----			
212.			Khambala	<u>Districtwise No. of A.C. Ss.</u>			
213.			Jambulghat				
214.			Bodadha				
215.		Rajura	Wansadi	Thane	-	49	
216.			Devada				
217.			Chandor	Kolaba	-	2	
218.			Mandwa				
219.		Sironcha	Sironcha	Nasik	-	46	
220.			Assarali				
221.			Bamani	Dhule	-	59	
222.			Aheri				
223.			Kamalpur	Jalgaon	-	2	
224.			Allapalli				
225.			Perimilli	Ahmednagar	-	8	
226.			Etapalli				
227.			Gatta	Pune	-	6	
228.			Kasansur				
229.			Bhamragad	Nanded	-	4	
230.			Vitthalraopeta				
231.		Gadchiroli	Potegaon	Nagpur	-	2	
232.			Kurkheda				
233.			Malewada	Bhandara	-	8	
234.			Rangad				
235.			Koradi	Yavatmal	-	14	
236.			Murumgaon				
237.			Rangi	Amravati	-	12	
238.			Angara				
239.			Karwafa	Chandrapur	-	46	
240.			Markanda	-----			
241.			(Pewa)	Total	-	258	
242.			Marunda	-----			
243.			Regdi				
244.			Angaon				
245.			Bori				
246.			Adyal				
247.	Amravati	Melghat	Delanwadi				
248.			Tarunbanda				
249.			Salona				
250.			Ambapali				
251.			Chakarda				
252.			Kalamkhar				
253.			Sadrabadi				
254.			Savalikheda				
255.			Bairagad				
			Tembrusonde				

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